

**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

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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	OFFICE PACKAGE POLICY (SOOKSHMA)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0085V02200203	
3	Structure	<p><b>Payment on Reinstatement Value basis – Applicable for the following Sections</b>  I BUILDING and/or OFFICE CONTENTS (Chola MS Bharat Sookshma Udyam Suraksha Policy)</p> <p><b>Payment on Indemnity basis with deduction for depreciation for the following Sections</b>  V ELECTRONIC EQUIPMENT  VII PORTABLE COMPUTERS  XI BREAKDOWN OF OFFICE APPLIANCES  XV COST OF CONDUCTING DEATH CEREMONIES  XVI FINANCIAL SHIELD</p> <p><b>Payment on Indemnity basis without deduction for depreciation for the following Sections</b>  II BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)  III MONEY INSURANCE  IV TEMPORARY RELOCATION  VI COST OF REINSTATEMENT OF DATA  IX NEON SIGN / GLOW SIGN  VIII PLATE GLASS  X PERSONAL BAGGAGE  XII FIDELITY GUARANTEE</p> <p><b>Payment on benefit basis for the following Sections</b>  XIII PERSONAL ACCIDENT COVER  XII PERSONAL ACCIDENT FOR EMPLOYEES  XIII COSTS OF HOSPITALISATION ARISING OUT OF ACCIDENT  XIV EDUCATION BENEFIT/ BENEFIT FOR "LOSS OF EARNING CAPABILITY"  XVIII WORKMEN 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 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>	

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		<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> <ol style="list-style-type: none"> <li>machines under repair,</li> <li>machines taken on hire or lease, or any system of purchase of goods,</li> <li>foundation, bedding or setting of the machines, or</li> <li>accessories of machines.</li> </ol> <p>3. Stock of goods or merchandise. It may be:</p> <ol style="list-style-type: none"> <li>finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch,</li> <li>raw materials, packing materials,</li> <li>stock accepted for job work for which You are responsible,</li> <li>stock held in trust for which You are responsible,</li> <li>stock in Open in the Insured Premises.</li> </ol> <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"> <li>furniture and fixtures, office equipment, telephone equipment, electronic equipment, computers etc,</li> <li>canteen and kitchen equipment, gym and permanent sports equipment etc.</li> </ol>	
5	Sum Insured	<p>: The maximum amount We pay under this Policy is the total Sum Insured</p> <p>Basis of Sum Insured:</p> <ol style="list-style-type: none"> <li>For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value.</li> <li>For Stocks: <ol style="list-style-type: none"> <li>For raw material: Landed Cost at Your Premises.</li> <li>For stock in process: Input Cost of the stock at the time of damage,</li> <li>For finished stock: the Manufacturing Cost of the finished stock or the Contract Price of goods sold but not delivered and more precisely defined below.</li> <li>Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any damage insured under this Policy either wholly or to the extent of the damage. The Company's liability shall be based on the Contract Price.</li> </ol> </li> <li>Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.</li> </ol> <p>the total value at risk across all insurable asset classes at one location does not exceed ₹ 5 Crore (Rupees Five Crore) at the policy commencement date.</p>	
6	Policy Coverage	<p><b><u>BUILDING and/or CONTENTS (Chola MS Bharat Sookshma Udyam Suraksha)</u></b></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>	

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	<p>Bursting or overflowing of water tanks, apparatus and pipes Leakage from automatic sprinkler installations. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events</p> <p><b>Inbuilt Covers</b></p> <ol style="list-style-type: none"> <li>1. Additions, Alterations or Extensions</li> <li>2. Stocks at Many Locations on Floater Basis</li> <li>3. Temporary Removal of Stocks</li> <li>4. Cover for Specific Contents</li> <li>5. Start-up Expenses</li> <li>6. Professional Fees</li> <li>7. Costs for Removal of Debris</li> <li>8. Costs Compelled by Municipal Regulations</li> </ol>	
	<p><b>BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)</b></p> <p>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><b>MONEY INSURANCE</b></p> <p>The Company will indemnify the Insured:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>	
	<p><b>TEMPORARY RELOCATION</b></p> <p>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.</p>	
	<p><b>ELECTRONIC EQUIPMENT</b></p> <p>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><b>COST OF REINSTATEMENT OF DATA</b></p> <p>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><b>PORTABLE COMPUTERS</b></p> <p>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>	
	<p><b>PLATE GLASS</b></p> <p>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>	

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	<p><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.</p>	
	<p><b>PERSONAL 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,</p>	
	<p><b>BREAKDOWN OF OFFICE APPLIANCES</b> This Section indemnifies the Insured against any unforeseen and sudden physical loss or damage by electrical or mechanical breakdown detailed in the schedule, sustained during the currency of Policy to Office's 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 office Property belonging to the insured,</p>	
	<p><b>FIDELITY GUARANTEE</b> The Company will indemnify the insured against forgery, embezzlement, larceny or fraud / dishonesty or 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</p>	
	<p><b>PERSONAL ACCIDENT COVER</b> If at any time during the period of this policy any of the Insured Persons stated in the Schedule against this Section shall sustain bodily injury due to Accident and if such injury shall within 12 calendar months of its occurrence be the sole and direct cause of death then the Company shall pay to the legal representative(s)/ assignee/nominee, as the case may be, the Sum Insured stated in the Schedule</p>	
	<p><b>PERSONAL ACCIDENT FOR EMPLOYEES</b> If at any time during the currency of this policy any of the Employees of the Insured stated in the Schedule against this Section, shall sustain bodily injury due to Accident whilst On Duty and if such injury shall within 12 calendar months of its occurrence be the sole and direct cause of death then the Company shall pay to the legal representative(s)/ assignee/nominee, as the case may be, the Sum Insured stated in the Schedule</p>	
	<p><b>COST OF HOSPITALISATION ARISING OUT OF AN ACCIDENT</b> This section covers the Costs incurred by reason of Hospitalisation, of the persons covered under section XI (Personal Accident cover) of this policy. This cover becomes operative on the occurrence during the period of this policy of an Accident that leads to Permanent Disability or subsequent loss of life.</p>	
	<p><b>EDUCATION BENEFIT / BENEFIT FOR 'LOSS OF EARNING CAPACITY'</b> This section indemnifies (a)The legal heirs of the Specified Person towards costs incurred in connection with the education of Eligible children or (b)The Immediate Family of the Specified Person towards loss of earning capability of the Specified Person. In the event of death caused by Accident of the Specified person.</p>	
	<p><b>COST OF CONDUCTING DEATH CERMONIES</b> This section covers the Actual Costs incurred in connection with performance of ceremonies arising out of the death caused by Accident of the person specified in the schedule</p>	
	<p><b>FINANCIAL SHIELD</b> In the event of loss of life of the Specified Person due to an Accident occurring the period of this policy and his estate being insufficient to discharge a debt incurred for the business of the insured, the Company shall pay the shortfall to the Creditor subject to the limit stated in the schedule</p>	

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		<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 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 <b>Section I – Building and/or Contents (Chola MS Bharat Sookshma Udhya Suraksha)</b> Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. <b>Section VI – Electronic Equipment</b> 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 <b>Section VII Neon Sign/ Glow Sign</b> 5% of each and every claim subject to a minimum of Rs. 1000/- <b>Section VIII - Plate Glass</b> 5% of each and every claim subject to a minimum of Rs. 1000/- <b>Section X - Inland Transportation</b> 1% of the value of each and every consignment subject to a minimum of Rs. 500/-	
9	Exclusions	<b>Special Exclusions</b> SECTION I– BUILDING / CONTENTS (CHOLA MS BHARAT 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,	

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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 II – 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 III – 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 thereof.

**SECTION VI – ELECTRONIC EQUIPMENT**

The Company shall not, however, be liable for

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;

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;

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;

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;

e) Loss or damage to be made good by the manufacturer, supplier or maintenance contractor either in law or under contract;

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;

g) Consequential loss or liability of any kind or description;

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);

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.

j) The cost of any alterations, improvements or overhauls.

k) Cessation of work total or partial.

l) Terrorism Damage Exclusion Warranty



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		<p><b>SECTION VII– NEON SIGN / GLOW SIGN</b> The Company shall not be liable in respect of</p> <ol style="list-style-type: none"> <li>1. The fusing or burning out of any Bulbs and/or Tubes arising from short-circuiting or arcing or faults.</li> <li>2. Depreciation and/or wear and tear due to any cause whatsoever.</li> <li>3. Mechanical or electrical breakdown, failure or breakage, over-running, over-heating, overloading or strain.</li> <li>4. The actions of sun, rain, hail, flood, bad weather or other atmospheric conditions.</li> </ol>	
		<p><b>SECTION VIII – PLATE GLASS</b> The Company shall not be liable in respect of:</p> <ol 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> </ol>	
		<p><b>SECTION IX - PERSONAL 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>PERSONAL ACCIDENT AND RELATED RISKS</b> Any claim arising as a consequence of or caused by or pursuant to (a) Intentionally self-inflicted injury while sane or insane (b) Suicide or any attempt thereat while sane or insane; (c) Loss while being under the influence of intoxicating liquor or drugs unless administered on the advice of a physician; (d) Any loss of which a contributing cause was the Insured's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest; (e) Curative treatments or interventions that the Insured performs or has had performed on his body (f) Loss caused directly or indirectly, wholly or partly by: (i) Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; (ii) Medical or surgical treatment except such treatment as may be necessary solely as a result of the Accident (h) The insured participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs or other similar tests of endurance.</p>	

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		<b>SECTION XVII - 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	
		<b>SECTION XVIII 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>SECTION IV - TEMPORARY RELOCATION</b> a) The indemnity shall be only for a maximum period of 6 weeks and 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>SECTION V - DETERIORATION OF REFRIGERATED STOCKS</b> a) This section applies to stock that is normally required to be stored and is actually stored in a refrigerated container such as a refrigerator, cold room, and freezer. (b) The above cover becomes operative if and only if the accidental failure continues for an uninterrupted period of over 36 hours.	
		<b>SECTION IV – BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)</b> 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.	
		<b>SECTION VI – 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	
		<b>Section VIII - PLATE GLASS</b> 2. Plate Glass shall however not include a) External signboards b) Plate Glass of doors to the Insured Premises unless specifically declared c) Glass that constitutes or is part of the building facade.	



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		<b>SECTION IX - PERSONAL BAGGAGE</b> (a) Where any item insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set and in any case not more than a proportionate part of the insured value of the pair or set. (b) In the event of loss or damage the Insured shall at once give notice to the Police and take all practicable steps for discovering and punishing the culprits and for tracing and recovering the property lost.	
		<b>SECTION XVIII – EMPLOYEES COMPENSATION</b> 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	<b>Admissibility of Claim</b>	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	<b>Policy Servicing - Claim Intimation and Processing</b>	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> 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, <b>Turn Around Time</b> for claims settlement is 21 working days.	

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13	<b>Grievance Redressal and Policyholders Protection</b>	<p><b>GRIEVANCES</b> 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 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: <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. 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> For details of grievance officer, kindly refer the link <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> 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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <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> 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. 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 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="http://www.cioins.co.in/ombudsman">http://www.cioins.co.in/ombudsman</a>, or on company website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a>.</p>	
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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,</li> <li>✓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,</li> <li>✓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.