

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

Email: customercare@cholams.murugappa.com; website: 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 | PEDAL CYCLES | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN123RP0074V01200203 | |
| 3 | Structure | Payment on Indemnity basis with deduction for depreciation for Section I and Payment on Indemnity basis without deduction for depreciation for Section II | |
| 4 | Interests Insured | Covers loss or damage to pedal cycle and liability to third party. | |
| 5 | Sum Insured | For Section 1 - Sum insured will be the market value of the cycle's For Section II - The company's liability to pay as compensation and legal expenses under this section in respect of anyone accident or a series of accidents arising out of anyone event and in respect of all accidents during anyone period of insurance is limited to Rs.10, 000 | |
| 6 | Policy Coverage | Section I - Loss or Damage : It covers the Insured against loss or damage to any pedal cycle caused by <ul style="list-style-type: none"> • Accidental external means • Fire, external explosion or lightning or • Burglary, housebreaking or theft • Riot, Strike or Malicious Act • Earth Quake, Flood, Cyclone, Storm, Tempest, and other similar convulsion of nature. Section II- Liability to Third Party : It covers the Insured against all sums including claimant's costs and expenses, which the insured shall become legally liable to pay in respect of: <ul style="list-style-type: none"> • Death of or bodily Injury to any person • Damage to property | |
| 7 | Add-on cover | Nil | |
| 8 | Loss Participation | Deductible as stated in the Policy Schedule | |
| 9 | Exclusions | The Company shall not be liable in respect of Damage caused by overloading or strain or mechanical breakdown Loss or damage to accessories by theft unless the Pedal Cycle is stolen at the same time Accident, loss, damage or liability caused by or through or in connection with any Pedal Cycle whilst being used for hire or reward or outside India, unless specifically consented by the company. Loss, damage or liability occurring whilst being used for racing or pace making. Consequential loss, depreciation or wear and tear Terrorism war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, or civil commotion | |
| 10 | Special conditions and warranties (if any) | The Insured shall take all reasonable steps to safeguard the Pedal Cycle(s) insured against any accident, loss, or damage. The Cycle(s) should be securely locked when left attended. This Policy shall be void and all premium paid hereon shall be forfeited to the company in the event of misrepresentation, misdescription, or nondisclosure of any material particular | |
| 11 | Admissibility of Claim | The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under Section I of this Policy. a) In the event of theft, lodge forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost. b) Give immediate notice thereof to the Company and shall thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require. | |

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| | | <p>The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under Section II of this Policy, give immediate notice thereof to the Company and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.</p> <p>The Insured shall not incur any expenses in making good any such claim without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without a similar consent.</p> | |
| 12 | Policy Servicing - Claim Intimation and Processing | <p>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</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>Turn Around Time for claims settlement is 21 working days.</p> | |
| 13 | Grievance Redressal and Policyholders Protection | <p>GRIEVANCES</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: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com 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</p> <p>For details of grievance officer, kindly refer the link www.cholainsurance.com</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 https://bimabharosa.irdai.gov.in/</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 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> | |

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| | | <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> | |
| 14 | Obligations of Policyholder | <p>Misdescription: 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>Changes in Circumstances 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> | |
| 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.