

## Annexure B

## CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No	Description	Policy Clause No.
1	<b>Product Name:</b> << Bharat Laghu Udyam Suraksha Policy>>	N/A
2	<b>Unique Identification Number (UIN) allotted b IRDAI:</b> << UIN: IRDAN106RP0003V03202021>>	N/A
3	<p><b>Structure / Basis of Sum / Limit Insured:</b></p> <p>Basis of Sum Insured</p> <ol style="list-style-type: none"> <li>1. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value</li> <li>2. For Stocks: <ol style="list-style-type: none"> <li>a. <u>For raw material</u>: landed cost at Your Premises.</li> <li>b. <u>For stock in process</u>: input cost of the stock at the time of loss.</li> <li>c. <u>For finished stock</u>: the manufacturing cost of the Finished Stock or the Contract Price of goods sold but not delivered and more precisely defined below. 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>3. 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>	Clause C
4	<p><b>Interests Insured / Sum Insured:</b></p> <p><b>Location 1: &lt;Address&gt;:</b>  &lt;SI Head-Building 1&gt;: &lt;SI Value&gt;  &lt;SI Head-Contents 2&gt;: &lt;SI Value&gt;</p> <p><b>Location 2: &lt;Address&gt;:</b>  &lt;SI Head-Building 1&gt;: &lt;SI Value&gt;  &lt;SI Head- Contents 2&gt;: &lt;SI Value&gt;</p> <p><b>Location 3: &lt;Address&gt;:</b>  &lt;SI Head-Building 1&gt;: &lt;SI Value&gt;  &lt;SI Head- Contents 2&gt;: &lt;SI Value&gt;</p>	N/A

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	13	Leakage from automatic sprinkler installations	
	14	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	
7	<p><b>Loss Participation:</b></p> <ol style="list-style-type: none"> <li>Excess of 5 % of each claim, subject to a minimum of a Rs 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of a Rs 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy</li> <li>For terrorism risk the excess shall be as per the clause attached to this policy.</li> </ol>		Under Clauses D
8	<p><b>Exclusions:</b></p> <p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> <li>Excess of 5 % of each claim, subject to a minimum of a Rs 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of a Rs 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy</li> <li>For terrorism risk the excess shall be as per the clause attached to this policy.</li> <li>Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>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. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.</li> <li>Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</li> <li>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.</li> <li>Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.</li> <li>War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>Pollution or contamination, unless <ol style="list-style-type: none"> <li>The pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or</li> <li>An Insured Event itself results from pollution or contamination</li> </ol> </li> <li>Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.</li> </ol>		Under Clause D

	<p>12. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.</p> <p>13. Loss or damage to any Insured Property removed from Your Premises to any other place, except:</p> <p>13.1. Machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,</p> <p>13.2. Stock covered under <b>Clause (C) (4.2)</b> of this Policy</p> <p>14. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>15. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.</p> <p>16. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.</p> <p>17. Costs, fees or expenses for preparing any claim.</p>	
9	<p><b>Special Conditions and Warranties (if any):</b></p> <p><b>Underinsurance:</b></p> <ol style="list-style-type: none"> <li>1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in Clause F (3) of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.</li> <li>2. Every item of Insured Property is subject to this condition separately.</li> <li>3. Under this Bharat Laghu Udyam Suraksha Policy, we will waive underinsurance upto 15%.</li> <li>4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other contents is less than 85% of the value of Insurable Assets, you will be responsible for the difference and You will bear a proportionate share of the loss.</li> <li>5. Underinsurance will not apply to Cover for Specific Contents.</li> </ol>	Clause F
10	<p><b>Admissibility of Claim:</b></p> <p>If any Insured Property is physically damaged, lost or destroyed, we will pay you as follows:</p> <ol style="list-style-type: none"> <li>1. <b>Partial Loss:</b> <ol style="list-style-type: none"> <li>1.1. If any Insured Property is a Partial Loss, we will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.</li> <li>1.2. If any Insured Stock is a Partial Loss We will pay you to the extent of the loss of such Partial Loss.</li> </ol> </li> <li>2. <b>If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, we will pay You for:</b> <ol style="list-style-type: none"> <li>2.1. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.</li> <li>2.2. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.</li> <li>2.3. Reinstatement using standard material readily available and in common use for similar type of Building.</li> </ol> </li> </ol>	Clause E

3. **If the Stock is a Total Loss, we will pay You as follows:**
- 3.1. Landed cost at Your Premises for Stock of raw materials,
  - 3.2. Total manufacturing cost for Stock of finished goods,
  - 3.3. The input value of Stock in process at the time loss,
  - 3.4. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must **commence the repairs or Reinstatement within a reasonable time** after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in **any case not beyond 12 months from the date of damage or destruction**, or within such time as We may allow in writing.
5. If You fail to start the **work of the repairs or Reinstatement within reasonable time**, or to complete the repairs or **Reinstatement within time**, we will pay your claim based on the **Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.**
6. We will pay the **Market Value** of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
- 6.1. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
  - 6.2. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
7. We will also pay other amounts mentioned in **Clause C (4) of this Policy.**

<b>Sample Claim Calculation</b>	
Particulars	INR
A: Gross Loss Assessed	8,00,000
B : Less : Depreciation ( If Any Applicable)	5,000
C: Total: (A-B)	7,95,000
D : Less : Salvage ( If Any)	2,500
E : Total - (C-D)	7,92,500
F : Less : Underinsurance ( If Applicable)	1,58,500
G : Total (E-F)	6,34,000
H : Less : Policy Deductible / Excess as per Policy schedule	25,000
I : Total ( G-H)	6,09,000

<b>Under Insurance Calculation</b>	
Particulars	INR
Value at Risk of Insured Property	10,00,000
Sum Insured opted by Insured	8,00,000
Difference	2,00,000
Underinsurance % ( Difference divided by Value at Risk)	20%

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**Policy Servicing - Claim Intimation and Processing:**  
In the event of loss or damage which may give rise to claim under policy, notice of loss or damage to be given to,

**Claims Procedure Summary**

Clause G  
(IV)

**1. Immediate Notice to Us:**

- 1.1. Notify Us immediately of any physical loss or damage to Your Home Building or Home Contents due to an Insured Event.
- 1.2. Notice can be given at any of Our offices or call centres.
- 1.3. Include in Your notice:
  - 1.3.1. Policy Number
  - 1.3.2. Your name
  - 1.3.3. Police report details
  - 1.3.4. Details of reports to other authorities
  - 1.3.5. Details of the Insured Event and a summary of the loss
  - 1.3.6. Other insurance details
  - 1.3.7. Loss or damage under Optional Covers/Add-ons
  - 1.3.8. Photographs of damage, if possible
  - 1.3.9. Steps to Prevent Further Loss and Damage

**2. Take reasonable steps to prevent further loss or damage:**

- 2.1. Do not sell, dispose of, or clean damaged property until inspection.
- 2.2. Only carry out urgent repairs if contact with Us is not possible.

**3. Immediate Notice to Authorities:**

- 3.1. Immediate Report loss or damage to the appropriate authorities (e.g., police, fire brigade, district administration) as required based on the nature of the Insured Event.
- 3.2. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

**4. Submit Claim:**

- 4.1. Submit a claim form within 30 days of noticing the loss or damage
- 4.2. Indicate any other applicable insurance policies.
- 4.3. Claims not subject to action or arbitration are not payable after 12 months.
- 4.4. Establish Loss

**5. Provide proof of the Insured Event and the extent of the loss or damage:**

- 5.1. Supply supporting documents (e.g., plans, invoices) upon request.
- 5.2. Permit inspection and grant access to relevant records.

**6. If a claim is false or fraudulent:**

- 6.1. No payment will be made.
- 6.2. Policy cancellation may occur, and benefits will be lost.
- 6.3. Legal proceedings may be initiated.

**7. Other Insurance:**

- 7.1. If another policy covers the loss, You may choose under which policy to claim:
- 7.2. After claim settlement, We reserve the right to seek contribution from other insurers.

**8. Recovery Action by Us:**

- 8.1. We reserve the right to recover claim amounts from third parties:
- 8.2. You must authorize and cooperate with Us in recovery actions.
- 8.3. We may initiate legal proceedings in Your name and settle recovery costs before remitting any remaining balance to You.

**Escalation for Claims:**

Corporate Claims Unit

	<p>IFFCO-Tokio General Insurance Co Ltd  IFFCO Tower, Plot no. 3  Sector -29, Gurgaon – 122001</p>	
12	<p>Grievance Redressal and Policyholders Protection:</p> <p>In case of any grievance,  <b>We</b> can be contacted at:  Website: <a href="https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal">https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal</a>  Toll free: 1800-103-5499  E-mail: support@iffcotokio.co.in</p> <p><b>Courier:</b>  Chief Grievance Officer  IFFCO-Tokio General Insurance Co Ltd  IFFCO Tower, Plot no. 3  Sector -29, Gurgaon – 122001</p>	Clause J
13	<p><b>Obligations of the Policyholder</b></p> <ol style="list-style-type: none"> <li>1. Make true and full disclosure in the proposal and related documents <ol style="list-style-type: none"> <li>a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.</li> <li>b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.</li> </ol> </li> <li>2. <b>Obligation to take care:</b> You must: <ol style="list-style-type: none"> <li>a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.</li> <li>b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and</li> <li>c. ensure that unauthorized persons do not occupy Your Home Building.</li> </ol> </li> <li>3. Inform change in circumstances: <b>You must inform Us immediately if:</b></li> </ol>	Clause G – Conditions

	<p>a. You change Your address,</p> <p>b. You make any addition, alteration, extension to the structure of Your Home Building,</p> <p>c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,</p> <p>d. You change the use of Your Home Building.</p> <p><b>4. Allow inspection and investigation of claim:</b> You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.</p> <p><b>5. Make true statements and full disclosure in the claim and related documents</b> You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.</p>	
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**Declaration by policyholder:**

I have read the above and confirm having noted the details.

Date:

Place:

Signature of Policyholder

**To access your CIS, please login to your account in our website: <https://www.iffcotokio.co.in/>**

Please go through this **Customer Information Sheet (CIS)**. In case of any query or doubts, you may contact our call centre at **1800-103-5499**.

In case we **DO NOT** receive any communication from you within **7 days from the date of issuance** of the policy copy, we presume that you have read all the terms and conditions and are in understanding of the coverages.

**LEGAL DISCLAIMER NOTE:**

The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.