



ALL RISK INSURANCE POLICY

UIN: IRDAN106P0002V01200102

PROSPECTUS/ SALES LITERATURE

Introduction :-

Policy is available to provide comprehensive protection against loss of or damage to valuable property due to :-

- FIRE, RIOT & STRIKE, TERRORIST ACTIVITY.
- BURGLARY, HOUSEBREAKING, LARCENY OR THEFT.
- ACCIDENTAL LOSS OR DAMAGE.

Exclusions:

- Loss or damage arising from moth, vermin, insects, mildew, wear gradual deterioration, inherent defect or from any process of cleaning repairing or restoring.
- Breakage of tortoise shell glass, china marble, earthenware and other brittle substances unless occasioned by fire or thieves.
- Over winding denting or internal damage of watches or clocks.
- Mechanical or Electrical derangement/breakdown of any article unless caused by accidental external means.
- Fire arms by rusting, bursting.
- Loss or Damage occurring outside the geographical area stated in the Schedule.
- Earthquake or Volcanic eruption.
- War and Kindred perils.
- Nuclear Risks.
- Theft from any car unless securely locked & properly fastened.

POLICY TERM

Policy term for this policy maximum shall be 12 (twelve) calendar months.

Conditions

- Coverage for any article in excess of Rs. 5 lacs without Valuation Report will not be accepted.
- In any disputed claim, the burden of proving that such damage is covered shall be upon you.
- This policy will not cover any property, in which your interest shall pass from you, other than by will or operation of law.

Claims Procedure:

Upon happening of an event giving rise or which may give rise to a claim:

- a) YOU or YOUR authorised representative shall forthwith give notice in writing to OUR nearest office with a copy to Policy issuing office with full particulars. A written statement of the claim will be required and a claim form will be provided. This written statement of claim along with supporting documents (estimates, bill and the like) prepared at your expense along with particulars of other Insurances covering the same risk must be delivered to US within 14 days of date of Loss.
- b) YOU shall lodge a complaint with the Police at the earliest after happening of the incident and take all practicable steps to apprehend the guilty person and recover the property lost.
- c) You must also notify the Railways, Steamship Company, Airline, Hotel proprietors or the authority in whose care the property was at the time of happening of any loss or damage.

Documents required for settlement of claims:

- Claim form.

- Statement of claim along with supporting documents like estimates, bills etc.

Grievance or Complaint

You may register a grievance or complaint by visiting Our website www.iffcotokio.co.in You may also contact the offices from where You have bought the policy or the grievance officer who can be reached at Our corporate office.

Grievance Department details are as mentioned below:

E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in

Address: IFFCO-Tokio General Insurance Company Limited.

IFFCO TOWER – II

Plot No.3, Sector-29, Gurgaon

Haryana-122001

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Bima Kendra/ Authorized Company Agent.