



## **MONEY INSURANCE POLICY**

UIN: IRDAN106P0012V01200102

PROSPECTUS/ SALES LITERATURE

**Introduction:-**

**Money insurance policy is available to protect your business establishment against loss of:-**

- Money in Transit
- Money in premises during or after business hours.
- Cheques to withdraw money

Whilst being carried by you or your authorised representative

**By:-**

Robbery, Theft or any other fortuitous cause.

Apart from the above ,We also cover

- Loss of personal Money or damage to clothing and personal effects of your Director or employee subject to a maximum of Rs.5000/-
- Loss of or damage to your Safe, Strong room or Cash boxes or franking machines or case bag or waist coat when such are used for the carriage of Money subject to a maximum of Rs.10,000/-

**Exclusions:**

- Shortage due to error or omission.
- Loss of Money and/or damage to property entrusted to any other person.
- Loss where you or your authorised representative is involved as principal or accessory. except loss due to framing by cash carrying person (reported within 48 hours).
- Loss occurring on the Premises after business hours if cash has not been kept in a locked Safe or Strong room.
- Loss occasioned by Riot, Strike and Terrorist Activity.
- Money carried under contract.
- Theft of Money from an unattended vehicle.
- War, nuclear risks and orders of public authority.
- Damage caused by wear & tear and depreciation.
- Consequential loss of any kind

Loss of Money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof belonging to you unless such key has been obtained by force

**POLICY TERM**

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

**Conditions**

- That a proper accounting record be kept at your end which we can inspect, this record be kept safely away from the safe or strong room where the money is kept.

- The premium is calculated on estimated annual carryings for money in transit for money in safe it is calculated on limit on any one loss.

**Claims Procedure:**

- Claim form
- First information report and final report
- Letter of subrogation

**Grievance or Complaint**

You may register a grievance or complaint by visiting Our website [www.iffcotokio.co.in](http://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](mailto:chiefgrievanceofficer@iffcotokio.co.in)

Address: IFFCO-Tokio General Insurance Company Limited.  
IFFCO TOWER – II  
Plot No.3, Sector-29, Gurgaon  
Haryana-122001

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**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.

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**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.