

## Prospectus cum Sales literature

### Prakritik Vishamta Bima

#### Introduction

Policy compensate insured for the loss of income/ revenue/ assets (physical/financial)/ profit on account of various perils as opted in the policy, resulting from deviation of observed index from strike index within a specific geographical location and within a specified time period, subject to the maximum Sum Insured opted. Policy compensates insured for losses on account of various perils that can be measured through different parameters. Insured shall be entitled for the peril coverage which are opted by the insured during the proposal and prescribed in the policy schedule.

#### Coverage

These include perils that can be measured through different parameters. Below mentioned are the details of the perils covered. Insured has the option to select.

Benefits Covered	Benefit Amount	Deductible / Excess	Sum Insured limit / sub-limit
Option to choose from following perils: <ul style="list-style-type: none"> <li>• Cyclone</li> <li>• Earthquake</li> <li>• Flood / Inundation</li> <li>• Solar Irradiation</li> <li>• Satellite Based Indices</li> </ul>	As per Policy Schedule	None	No Limit

<b>Policy Term</b>	Up to 1 year
<b>Mode of premium payment</b>	Single premium

#### **Exclusions:**

The Company shall not be liable under this Policy for compensating the Insured for any loss or damage in the following events:

This Policy does not cover any loss or damage directly or indirectly caused by or contributed or arising from or resulting in, or in any way involving the following:

- a) Firearms, motor vehicles, watercraft, aircraft and any item not belonging to the Homeowner but under care and custody or related or used in business, profession or trade;
- b) Wear and tear;
- c) Consequential loss of any kind;

#### **ICICI Lombard General Insurance Company Limited**

**IRDA Reg. No. 115**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West)  
Mumbai - 400 064

**CIN:** L67200MH2000PLC129408

**Registered Office Address:**

ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai 400 025

**UIN:** IRDAN115CP0004V01202122 [4037/P]

**Toll free no. :** 1800 2666

**Alternate no :** 86552 22666 (chargeable)

**E-mail:** Customersupport@icicilombard.com

**Website:** [www.icicilombard.com](http://www.icicilombard.com)

- d) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, conspiracy, military or usurped power, confiscation, nationalization, commandeering, requisition or destruction or damage by or under the order of any government de jure or de facto or by any public or local authority;
- e) The acts of any person or persons acting on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence;
- f) Any act of Terrorism including loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. "Terrorism" means for the purposes of this Clause an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- g) Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel;
- h) The radioactive, toxic, explosive or otherwise hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- i) Any weapon or device employing atomic or nuclear fission and/or fusion or any other similar reaction or radioactive force or matter.
- j) Any wilful, deliberate, malicious, fraudulent, dishonest act or omission by the Insured.
- k) Manipulation of weather readings.
- l) Any peril other than that insured and mentioned on policy schedule.

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Insurance is the subject matter of solicitation.

**STATUTORY WARNING  
PROHIBITION OF REBATES.**

(Under Section 41 of Insurance Act 1938)

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, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ten lakhs rupees.

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