## CUSTOMER INFORMATION SHEET

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

| Sl. No. | Description<br><br>(Please refer to applicable Policy Clause Number in next column) | Policy Clause Number |
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| 1 | **Product Name**<br><br>**ALL RISK** | |
| 2 | **Unique Identification Number (UIN) allotted by IRDAI**<br><br>IRDAN115RP0001V01200102 | |
| 3 | **Structure**<br><br>Indemnity Based Policy | |
| 4 | **Interests Insured**<br><br>Portable Equipments | |
| 5 | **Sum Insured / Scope**<br><br>As per Policy Schedule. | Sr. No. 7 of Part I |
| 6 | **Policy Coverage:**<br><br>As per Policy Schedule. | Sr. No. 8 of Part I |
| 7 | **Add-on Cover**<br><br>Please refer Sr. No. 11 of Part I of the policy schedule for complete list of all applicable add-on cover with sum/limit insured | |
| 8 | **Loss Participation**<br><br>Please refer to Sr. no. 10 of Part I of the policy schedule for list of all applicable deductibles. | |
| 9 | **Exclusions**<br><br>The Company shall not be liable in respect of:<br>(i) Damage caused by any process of cleaning, dyeing or bleaching; restoring, repairing, renovation, deterioration arising from wear and tear; moth; vermin; insects or mildew or any other gradually operating natural cause;<br>(ii) Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, | Sr. No. 3 of Part II Refer Exclusions |

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| | sports gear, and other similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance, when such items are in transit;<br>(iii) Loss or damage caused by mechanical or electrical derangement / breakdown of any article, unless caused by accidental external means;<br>(iv) Overwinding, denting or internal damage of watches and clocks;<br>(v) Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, cheques, stocks or share certificates, stamps and travel tickets or travellers' cheques, business books or documents;<br>(vi) Theft from any car, except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened;<br>(vii) Any loss or damage arising through delay, detention or confiscation by Customs or other authorities;<br>(viii) (a) Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity, from any source whatsoever;<br>(b) Any loss, destruction, damage or legal liability, directly or indirectly caused by or contributed to by or arising from nuclear weapons material;<br>(ix) Consequential loss or legal liability of any kind;<br>(x) Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased;<br>(xi) Loss or damage whether direct or indirect arising from war, war-like operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of this provision (xi), any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured.<br>(xii) Any loss or damage whilst goods are being carried under a contract of affreightment. | |
| 10. | **Special Condition\s and Warranties (if any)**<br><br>As per Policy Schedule. | Part I and Part II |
| 11. | **Admissibility of Claim**<br><br>a. As soon as any loss or physical damage occurs to any Insured | Part II<br>Refer Basis of Assessment |

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| | Property due to an Insured Event.<br>b. You must immediately give notice to us along with claim form and supporting documents to substantiate the loss or damage.<br>c. You shall act as if Insured and should take steps for loss minimization<br><br>Admissibility of claims would be basis the policy terms and conditions;.<br><br>In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us.<br><br>The admissibility of claim will also be subject to any general law, Act, or regulation in force.<br><br>Below is the **sample claim calculation** for reference**:**<br><br>Gross Loss Claimed: 6,29,38,711<br>Gross Loss Assessed: 3,53,99,452<br>Less: Salvage Value: 12,43,841<br>Subtotal: 3,41,55,611<br>Less Under Insurance: -<br>Subtotal: 3,41,55,611<br>Less Excess: 40,00,000<br>**Loss Adjusted: 3,01,55,611** | of claims |
| 12. | **Policy Servicing - Claim Intimation and Processing**<br><br>For policy servicing and claim intimation you can contact us via our:<br><br>Toll-free no.: 1800 2666,<br>Email ID: customersupport@icicilombard.com,<br>Mobile App: IL TakeCare App, or<br>WhatsApp: Send "Hi" to RIA @**7738282666**<br>Website: ICICI Lombard Website<br><br>**Reimbursement Claim Process:**<br><br>Follow these steps for a smooth and hassle-free claim experience:<br><br>**Intimate the Claim:** Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor.<br><br>**Survey of Loss:** The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report. | Part III |

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| | **Verification and Processing:** Our claims department will verify the report and process your claim request.<br><br>**Offer for Settlement:** If your claim is approved, we will send you a settlement offer for your consent.<br><br>**Claim Payment:** Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account.<br><br>**Explanation for Denial:** If your claim is not payable, we will personally explain the reasons to you in detail.<br><br>**Claim Settlement Time:** We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later.<br><br>**Cancellation Clause:**<br><br>**If You Decide to Cancel:** You can cancel your policy anytime with written notice. It will end as soon as we receive it.<br><br>**If We Need to Cancel:** If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect.<br><br>**Refund of Premium upon Cancellation:**<br>▪ For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms.<br>▪ For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started.<br><br>**Policy Renewal Date:** Refer to the **Period of Insurance** section of the policy schedule. | |
| 13. | **Grievance Redressal and Policyholders Protection**<br><br>We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy.<br><br>**Grievance Redressal:** If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here. | Part III |

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| | If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in | |
| 14. | **Obligations of the Policyholder**<br><br>Here are a few important things to keep in mind:<br><br>▪ Ensure you provide accurate information when completing your proposal.<br>▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement. | Part III |

Declaration by the Policyholder:

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

Place:

Date: (Signature of the Policyholder)

***Note:*** *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. You can click here to download policy documents.*