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.	**Title** Description (Please refer to applicable Policy Clause Number in next column)	**Policy Clause Number**
1	**Product Name** Gadget Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0022V01202122	
3	**Structure** Indemnity Policy	
4	**Interests Insured** Any electronic, electrical or mechanical device, such as mobile phones (all types of phones including ordinary, feature phone and smartphones), tablets & laptops (all types of tablets, phablets,laptops and notebooks), wearable gadgets (all electronic devices which are wearable including watches, smart watches and fitness bands) and other physical assets (all types of desktops, still cameras, video cameras and other devices used for communication or projection or entertainment) meant for personal use	Policy Certificate
5	**Sum Insured / Scope** As per Policy Schedule.	Insured Gadget Details (Policy Certificate)
6	**Policy Coverage** During your policy period, we cover the following events up to your Annual Sum Insured mentioned in the policy schedule.	Coverage (Policy Certificate)
7	**Add-on Cover** Add-Ons enhances your policy with essential covers that give you extra protection. Please refer to the Policy Schedule for add-ons applicable to your policy.	Coverage (Policy Certificate)
8	**Loss Participation** This means you contribute a small portion towards the repair	Excess (Policy Certificate)

	costs, and we take care of the rest, ensuring you're well-protected without bearing the full burden. Please refer to Excess section (Policy Certificate) for detailed information.	
9	**Exclusions** While our Gadget Insurance Policy offers strong protection, there are a few things we don't cover under the following circumstances: We will not indemnify You in respect of loss, damage or liability directly caused by or arising out of or aggravated by – 1) Claim on Insured Gadget during hire or loan of the Insured Gadget to a third party, other than Your employees, siblings, spouse, children, parents or parents-in-law. 2) Loss of or Damage to the Insured Gadget that is registered in the name of a Corporate Entity, unless a nominee has been appointed by them as a bonafide user 3) Policy shall be non-transferable in case of sale of Your Gadget or if the ownership of Your Gadget is transferred except to relationships as specified in exclusion 1 above, unless specified in Schedule. 4) Gadgets purchased from outside India, unless specifically covered in the Schedule 5) Loss or damage to battery and other accessories unless they are part of the original Insured Gadget and attached to the Insured Gadget during the loss or damage. 6) Any loss of Software, excluding Operating System Software, whether it affects the working of Insured Gadget or not 7) Loss of Insured Gadget resulting from or caused by theft, mysterious disappearance or unexplained reasons, unless specifically covered. 8) Any loss or damage arising out of any Electrical or Mechanical breakdown, caused by, but not limited to, short circuit, voltage fluctuation, faulty charging, faulty battery, unless specifically covered. 9) Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and / or the agents of makers/manufacturers . 10) Loss or damage as a direct consequence of wear and tear or of gradual deterioration including but not limited to atmospheric conditions. 11) Loss or damage caused by	Exclusion (Policy Certificate)

<table>
<tr><td></td><td>incorrect storage, poor maintenance, negligence, incorrect installation, incorrect set-up by You or by the person You entrusted the Insured Gadget with.
11) Aesthetic defects such as scratches on painted polished or enamelled surfaces , or any other defects which do not stop the normal functioning of the Insured Gadget.
12) Loss or damage for which the manufacturer, dealer or supplier of Your Gadget is responsible either by law or under contract.
13) Consequential loss or liability of any kind or description, including contractual liabilities comprising of penalties of delay or detention or in connection with guarantees of performance or efficiency .
14) War or war like operations (whether war be declared or not), cyber-attacks, civil commotion, confiscation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.</td><td></td></tr>
<tr><td>10.</td><td><u>Special Condition\s and Warranties (if any)</u>

As per Policy Schedule.</td><td>Conditions Schedule (Policy Certificate)</td></tr>
<tr><td>11.</td><td><u>Admissibility of Claim</u>

If your insured property is damaged or lost due to a covered event:

▪ Please notify us immediately and submit the claim form along with any supporting documents to prove the loss or damage.
▪ We will evaluate your claim in line with the policy's terms, conditions, and relevant laws and regulations.

We appreciate your efforts in protecting your property, minimizing potential losses, and promptly notifying us of any claims.

Below is the sample claim calculation for reference:
<table><tr><td>Gross Loss Claimed</td><td>6,29,38,711</td></tr><tr><td>Gross Loss Assessed</td><td>3,53,99,452</td></tr><tr><td>Less: Salvage Value</td><td>12,43,841</td></tr><tr><td>Subtotal</td><td>3,41,55,611</td></tr><tr><td>Less Under Insurance</td><td>-</td></tr><tr><td>Subtotal</td><td>3,41,55,611</td></tr><tr><td>Less Excess</td><td>40,00,000</td></tr><tr><td>Loss Adjusted</td><td>3,01,55,611</td></tr></table></td><td>Claims Process (Policy Certificate)</td></tr>
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12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @**7738282666** Website: ICICI Lombard Website **Reimbursement Claim Process:** Follow these steps for a smooth and hassle-free claim experience: **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. **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. **Verification and Processing:** Our claims department will verify the report and process your claim request. **Offer for Settlement:** If your claim is approved, we will send you a settlement offer for your consent. **Claim Payment:** Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account. **Explanation for Denial:** If your claim is not payable, we will personally explain the reasons to you in detail. **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. **Escalation Matrix and Details of Designated Company Official:** For details of the escalation matrix and designated company officials please click here. **Cancellation Clause:** **If You Decide to Cancel:** You can cancel your policy anytime with written notice. It will end as soon as we receive it.	Claims Process (Policy Certificate)

	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. **Refund of Premium upon Cancellation:** ▪ For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms. ▪ For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started. **Policy Renewal Date:** Refer to the **Period of Insurance** section of the policy schedule.	
13.	**Grievance Redressal and Policyholders Protection** 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. **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. If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	Grievances (Policy Certificate)
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: ▪ To disclose all information correctly sought by the insurer at time of filling the proposal form ▪ In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately ▪ Non-disclosure of material information may affect the claim settlement. ▪ Disclosure of other material information during the policy period. ▪ Ensure you provide accurate information when completing your proposal. ▪ 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.	General Conditions Sr. No.2 (Policy Certificate)

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.*