

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	<u>Product Name</u> JEWELLERS PACKAGE POLICY Product Code : 4093, 4093/S, 4093/L	
2	<u>Unique Identification Number (UIN) allotted by IRDAI</u> IRDAN115RP0003V02202021, IRDAN115RP0003V01202021, IRDAN115CP0001V01202122	
3	<u>Structure</u> Indemnity Based Policy	
4	<u>Interests Insured</u> Retail & Wholesale Jewelers	
5	<u>Sum Insured / Scope</u> As per Policy Schedule.	Refer Sr. no. 9 of Part I
6	<u>Policy Coverage</u> As per Policy Schedule.	Refer Sr. no. 9 of Part I
7	<u>Add-on Cover</u> Please refer to part I of the policy schedule for complete list of all applicable add-on cover with sum/limit insured	Part I
8	<u>Loss Participation</u> Please refer to Conditions Part of the policy schedule for list of all applicable deductibles.	Conditions
9	<u>Exclusions</u> The company shall not be liable in respect of: 1. First Rs. 10,000/- of each and every claim unless any revision is specifically mentioned in the schedule. 2. Loss of and/or damage to the property insured which may be	Part II Refer Exclusions

ICICI Lombard General Insurance Company Limited JEWELLERS PACKAGE POLICY

IRDA Reg. No. 115

CIN: L67200MH2000PLC129408

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IRDAN115RP0003V01202021 /
IRDAN115CP0001V01202122

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

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

Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
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- sustained whilst the same is being actually worked upon from any process of cleaning, repairing or restoring and directly resulting there from.
3. Loss of and/or damage to the property hereby insured whilst the same is being worn or used by the insured or any principal director or partner of the insured, or their wives, members of their families, relatives or friends or whilst in their custody other than the business purpose unless specifically agreed
 4. Loss of and/or damage to the property hereby insured whilst at any Public / Private Exhibition whether promoted or financially assisted by any Public Authority or by Trade Association or otherwise. This exclusion will not be applicable if coverage under section – VI is opted by the insured and agreed by the Company.
 5. Theft or disappearance of property and currency hereby insured from road vehicles of every description owned or hired by or under the control of the insured and/or their partner, servants, agents or representatives where such vehicles are left unattended.
 6. Loss or damage caused by or arising from depreciation, gradual deterioration, inherent vice, extremes of temperature, wear & tear, moth, vermin and mildew.
 7. Loss or damage to any item of glass crockery, porcelain chinaware and other articles of brittle or fragile nature unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed
 8. Loss or damage occasioned by theft or dishonesty or any attempt thereat committed by or where such loss or damage has been expedited or in any way sustained or brought about by: -
 - a. Any customer or broker or broker's customer, angadias or cutters or goldsmith in respect of the property hereby insured entrusted to them by the insured, his or their servants or agents unless specifically agreed
 - b. the insured's family members or directors
 - c. Employees of the insured. This exclusion will not be applicable if coverage under section – V is opted by the insured and agreed by the Company
 9. Loss or damage arising from detention, confiscation, nationalization, requisition, occupation or willful destruction by or under the order of the government or any public or local authority
 - 10.a. Loss or Damage occurring to the Property whilst in transit to or from any destination outside the Geographical Area.
 11. Any loss following use of the key to the safe or any duplicate thereof belonging to the insured unless such key or duplicate key has been obtained by threat or by violence

General Exclusions

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12. Any consequential loss or damages including delay.
13. Damage to frames or framework of any description under section XI unless specifically agreed upon
14. Fixed glass Breakage or damage during removal, alterations and/or repairs on or about the premises where the glass is located.
Applicable to section XI
15. Shortage of any money due to error or omission
16. War and Civil War Exclusion Clause
Notwithstanding anything to the contrary contained herein this Policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
17. Terrorism Exclusion Clause
Notwithstanding any provision to the contrary within this Policy, unless agreed in writing by the Company by way of an endorsement thereto, it is agreed that this Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This clause also excludes 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 kind of Terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Insured.
18. Institute Extended Radioactive Contamination Exclusion Clause
This clause shall be paramount and shall override anything contained in this Policy inconsistent therewith.

In no case shall this Policy cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from:
 - I. ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - II. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or

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	other nuclear assembly or nuclear component thereof III. Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter IV. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes 19. Institute Chemicals Biological, Bio-chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause This clause shall be paramount and shall override anything contained in this Policy inconsistent therewith. In no case shall this Policy cover loss or damage or liability or expense directly or indirectly caused by or contributed to by or arising from: I. any chemical, bio-logical, bio-chemical or electromagnetic weapon; or II. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system					
10.	<u>Special Condition\ls and Warranties (if any)</u> As per Policy Schedule.	Part I				
11.	<u>Admissibility of Claim</u> a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event. b. You must immediately give notice to us along with claim form and supporting documents to substantiate the loss or damage. c. You shall act as if Insured and should take steps for loss minimization Admissibility of claims would be basis the policy terms and conditions;. In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us. The admissibility of claim will also be subject to any general law, Act, or regulation in force. 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></table>	Gross Loss Claimed	6,29,38,711	Gross Loss Assessed	3,53,99,452	Part II Refer Basis of Assessment of claims
Gross Loss Claimed	6,29,38,711					
Gross Loss Assessed	3,53,99,452					

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	<table><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>	Less: Salvage Value	12,43,841	Subtotal	3,41,55,611	Less Under Insurance	-	Subtotal	3,41,55,611	Less Excess	40,00,000	Loss Adjusted	3,01,55,611	
Less: Salvage Value	12,43,841													
Subtotal	3,41,55,611													
Less Under Insurance	-													
Subtotal	3,41,55,611													
Less Excess	40,00,000													
Loss Adjusted	3,01,55,611													
12.	<u>Policy Servicing - Claim Intimation and Processing</u> 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 <u>Reimbursement Claim Process:</u> 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	Part III												

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	click here. <u>Cancellation Clause:</u> If You Decide to Cancel: You can cancel your policy anytime with written notice. It will end as soon as we receive it. 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.	<u>Grievance Redressal and Policyholders Protection</u> 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	Part III
14.	<u>Obligations of the Policyholder</u> 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.	Part III

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|--|---|--|
| | <ul style="list-style-type: none">▪ 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. | |
|--|---|--|

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.

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