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** Extended Warranty Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0001V02201213	
3	**Structure** Indemnity Policy	
4	**Interests Insured** Insured Asset includes Mobility devices, Large Home Appliances, Small Kitchen Appliances, Other electronic home appliances, entertainment appliances and any other electronic gadget for which manufacturer's warranty is available in the market	Policy Certificate
5	**Sum Insured / Scope** As per Policy Schedule.	Schedule of Benefits Part I of the Policy Schedule (Policy Certificate)
6	**Policy Coverage** Extended Warranty	Schedule of Benefits Part I of the Policy Schedule (Policy Certificate)
7	**Add-on Cover** Add-Ons enhances your policy with essential covers that give you extra protection. To see the applicable add-on covers and their respective Sum Insured, please refer Sr. No. 7 of Part I of the Policy Wordings.	Sr. No. 7 of of part I of the policy wording

8	**Loss Participation** This means you contribute a small portion towards the repair costs, and we take care of the rest, ensuring you're well-protected without bearing the full burden. Please refer to Excess table of Part I of the Policy Schedule (Policy Certificate) for detailed information.	Excess Part I of the Policy Schedule (Policy Certificate)
9	**Exclusions** While our Extended Warranty Insurance Policy offers strong protection, there are a few things we don't cover under the following circumstances: We will not be liable for- 1. Any Deductible amount, if applicable and specifically mentioned in the Schedule 2. Any costs recoverable under manufacturer's warranty shall not be covered. 3. We will not pay for breakdown caused by not following manufacturer's instructions 4. Breakdown due to willful act, abuse, negligence 5. The cost of general maintenance, adjustments, resetting of controls, tuning, cleaning and the like 6. Any loss arising out of normal wear and tear of the Insured Asset or its parts. 7. Any modification to the Insured Asset or use which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer 8. Defects in external wiring, electrical connection or plumbing that are not an integral part of the Insured Asset 9. All consumer replaceable items such as batteries (including rechargeable batteries) tapes, ribbons, bulbs (including projection television and LCD projector bulbs) data storage media, filters, ink and toner cartridges, drums, fuses, blades, replaceable fluids and any other parts or materials which are designed to be consumed during the life of the Insured Asset. 10. Any failure or damage ever covered under a product recall 11. Any loss arising due to any external cause such as fire, flood, lightning,, mysterious disappearance, malicious mischief, vandalism, explosion, water damage, hail, earthquake, corrosion, rust, denting, scratching, blockages, animal / insect damage or due to Foreign bodies. 12. Lost and stolen unless specifically opted as an extension and	Exclusion Part I of the Policy Schedule (Policy Certificate)

	mentioned in the Schedule. 13. Accidental/Physical Damage to the Insured Asset of any kind unless specifically opted as an extension and mentioned in the Schedule 14. Cosmetic items not affecting the use of the Insured Asset including but not limited to cabinetry and cabinet frames, decorative finishing, door liners, glass including projection television exterior screens, handles, hinges, knobs, masks, racks, rollers and shelves, unless specifically accepted by Us. 15. Any cost for the replacement or reinstatement of any data, software, information or music stored, on the Insured Asset 16. Any legal liability, consequential loss, loss of use or damage/injury to third party 17. Satellite system repairs caused by weather damage to satellite antennae, failure of the television set or realignment of satellite antennae 18. Faults attributable to previous faulty repair by unauthorized repairers 19. The equipment whose warranty schedule, invoice, receipt or serial plate has been modified, defaced or ruined. 20. Any loss or damage caused to the Insured Asset whilst in transit or otherwise that has been entrusted for any service, repair or replacement to any entity other than those authorized by the manufacturer 21. Any visiting charges paid to the personnel of authorized service centre in case the repair claim is not admissible by the Company 22. Where the Insured Asset is subject to commercial, or rental or used except in cases of domestic/residential rental property. 23. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements	
10.	**Special Condition\s and Warranties (if any)** As per Policy Schedule.	Conditions and Warranty Part I of the Policy Schedule (Policy Certificate)
11.	**Admissibility of Claim** 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.	Claim Procedure Part I of the Policy Schedule (Policy Certificate)

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**:**

Gross Loss Claimed	6,29,38,711
Gross Loss Assessed	3,53,99,452
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. **Policy Servicing - Claim Intimation and Processing**

Claim Procedure Part I of the Policy Schedule (Policy Certificate)

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. **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 Part III of Schedule of the policy wording
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind:	Standard Terms And Conditions Sr. No.1 Incontestability

	▪ 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.	and duty of disclosure- Part III of Schedule of the policy wording

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.*