ICICI Lombard Fire and Allied Perils Insurance Policy

Preamble

You chose this **ICICI Lombard Fire and Allied Perils Insurance Policy** and applied to ICICI Lombard General Insurance Company Limited for insurance covers of Your choice. You paid Us the premium and submitted information about Yourself, Your Business and Your Insurable Property. During the Policy Period having paid the premium, the Property or any part thereof described in the said Schedule, be **accidentally and physically** destroyed or damaged by any of the perils covered in **Section B,** we shall indemnify You

a. the value of the Property at the time of the happening of its destruction or the amount of such damage or
b. at its option reinstate or replace such property or any part thereof,

The above indemnification shall be on the Basis of Sum Insured chosen by You and mentioned in the Policy Schedule.

Section A: This Policy and the Insurance Contract

1. Your Policy: This Policy is a contract between You and Us as stated in the following:

a) This Policy document;
b) The Policy Schedule attached to this Policy document;
c) Any Endorsement attached to and forming part of this Policy document;
d) Any Add-on to this Policy that You may have purchased from Us;
e) The proposals and all declarations made by You or on Your behalf;

2. To whom this Policy is issued and what it covers

a) This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule.
b) If more than one person is a proposer under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
c) If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an **'Agreed Bank Clause'** and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional Clause.

3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:

a) Your personal details,
b) the Policy Period,
c) the description of Your Insured Property,
d) the Total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location, the insurance covers You have purchased,
e) the Premium You have paid for these insurance covers,
f) add-on covers opted by You,
g) other important and relevant aspects and information.

Section B. Perils Covered

We cover Your Insured Property for the below mentioned named perils, subject to the exclusions stated in Section D of this Policy and other terms and conditions. We also provide In-built Covers as mentioned in Section F (3) of this Policy.

Sl. No.	Column A	Column B
	We cover visible physical loss or damage, or destruction caused to the Property Insured by	**We do not cover loss or damage, or destruction caused to the Insured Property by**
1.	**Fire means combustion which is accidental accompanied by visible flame** (However, in respect of (a.), (b.) and (c.) mentioned in Column B, ensuing damage by spread of fire to other property insured is covered.)	a) its own fermentation, natural heating, or spontaneous combustion. b) Your property undergoing any heating or drying process. c) Burning of your property insured by order of any Public Authority.
2.	**Lightning**	-
3.	**Explosion/ Implosion**	a) Boilers (other than domestic boilers), economizers, or other vessels, machinery, or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion. b) Damage caused by centrifugal forces.
4.	**Aircraft, other aerial or space devices and articles dropped therefrom**	Pressure waves from aircraft, other aerial or space devices.
5.	**Riot, Strike and Malicious Damage** (By external violent means directly caused to the property insured)	a) total or partial cessation of work, or the retardation or interruption or cessation of any process or operations or omissions of any kind. b) permanent or temporary dispossession resulting from confiscation, commandeering, requisition, or destruction by order of the Government or any lawfully constituted Authority.
		c) permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
		d) Burglary, housebreaking, theft, looting, larceny, or any such attempts or omission of any kind by any person, (whether or not such act is committed in the course of a

		disturbance of public peace) in any malicious act.
6.	**Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Hailstorm, Flood, and Inundation** (We cover loss or damage directly caused by these events.)	those resulting from earthquake, Volcanic eruptions, or other convulsions of nature. (Wherever earthquake coverage is given as an add on cover the words "excluding those resulting from earthquake, Volcanic eruptions, or other convulsions of nature" shall stand deleted.
7.	**Bursting and/or overflowing of Water Tanks, Apparatus, and pipes** Due to build-up of internal pressure beyond their capacity or breaking point and overflowing is the escape of water from the top of an overfilled container, water tanks, apparatus or pipes.	-
8.	**Impact Damage caused due to impact by any rail or road vehicle or animal.**	a) impact by any rail or road vehicle or animal (including rodents) owned by you, b) any occupier of the premises insured, or your employees while acting in the course of their employment.
9.	**Subsidence of any part of the site on which the property stands and Landslide including Rock Slide**	a) the normal cracking, settlement or bedding down of new structures.
10.	**Leakage from Automatic Sprinkler Installations**	a) damage during repairs or alterations to buildings or premises. b) damage during repairs, removal, or extension of the sprinkler system. c) damage due to defects in construction known to the Insured.
11.	**Missile Testing Operations**	-
12.	**Bush fire** **(by fire emanating from bushes)**	forest fire (or fires propagating from forested land)

We also offer additional covers as mentioned in the Proposal Form and chosen by you, subject to payment of additional premium.

Section C. Limit of Indemnity

The limit of Indemnity under this policy must not exceed, for each item, the sum expressed in the Schedule and/or the total indemnity amount will not exceed the overall value in accordance with the Basis of Sum Insured chosen by You.

Section D. General Exclusions

1. Your Policy does not cover the Excess applicable, as mentioned in the policy schedule. The Excess shall apply per event per insured.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
   a) pollution or contamination which itself results from a peril hereby insured against.
   b) any peril hereby insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding INR 10,000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.
6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
7. Loss, destruction or damage to machine, equipment, apparatus, fixture or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular machine, equipment, apparatus, fixture or fitting so affected. However, damages by fire so set up to any other insured property would be covered.
8. Expenses necessarily incurred on (a) Architects, Surveyors and Consulting Engineer's Fees and (b) Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively as mentioned under **Section F** Special Conditions.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious damage.
12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.
14. Terrorism Damage: This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
    This exclusion also includes 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 the above.
15. Loss, destruction or damage to Land, Livestock, Bloodstock, Agricultural risks, Growing crops or Trees

Section E. General conditions

1. Misrepresentation	This policy shall be voidable in the event of misrepresentation, mis-description or non-disclosure of any material particular. Your Obligations under this condition are as below: **1. Make true and full disclosure in the proposal and related documents** a) You have a duty of disclosure to tell us everything you know, or could reasonably be expected to know, that is relevant to us for deciding whether to give you insurance cover and on what terms. You owe this duty to disclose such relevant material information even if we have not specifically asked for it. This duty extends to any information or declarations given by anyone else on your behalf. b) We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information you give is the basis of our contract with you. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. **2. Make true statements and full disclosure in the claim and related documents** You must also give true and full information in your claim and submit true documents. If you give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy. **3. Obligation to take care** You must ensure that unauthorised persons do not occupy Your Premises.
2. Fall or displacement of buildings	This Policy will automatically end 7 (seven) days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised premium rates, terms and conditions.
3. Alteration	1. Under any of the following circumstances the insurance will no longer cover the property affected unless you obtain the approval from us before any loss or damage happens, which we will confirm with a signed endorsement on your policy: - a) If the trade or manufacture carried on is altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property is changed in such a way which increases the risk of loss or damage by Insured Perils.

	b) If the building insured or containing the insured property becomes unoccupied and it remains for a period of more than 30 days. c) If the interest in the property passes from you except by will or operation of law. 2. Changes to Cover You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after we have accepted Your proposal, and You have paid the additional premium where applicable.
4. Marine Clause	This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
5. Cancellation	**1. Cancellation by You at any time** You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice. **2. Cancellation by Us** We will not cancel the Policy during the policy period except on the grounds established fraud, by giving minimum notice of 7 days to the policyholder. **Refund of Premium** We shall: a) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period. b) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
6. Termination	**Automatic termination of the Policy:** This Policy will automatically end in the following cases: a) **Change of use or ownership of Insured Property**: The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy, i) if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events; ii) if Your interest in any Insured Property passes to another except by will or operation of law. b) **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part. c) **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and we pay You the full Sum Insured for such

	item, the insurance cover for that item will automatically end. If we pay the total Sum Insured for any claim, this Policy will end. d) **Effect of death:** If you are an individual, in the event of your unfortunate death the Insurance Covers that you have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy. **Policy not invalidated**: The Policy is not invalidated: i) by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer; ii) by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or iii) If Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.
7. Duties following loss	On the happening of any loss or damage a) You shall take all reasonable steps within Your power to minimize the extent of the loss or damage b) Until We have inspected the Insured Property and Your Premises, and have given Our consent, i) You must preserve the damaged or destroyed property and You must not sell, give away or dispose of any damaged items of any property, ii) You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and iii) You must not carry out repairs unless such repairs are urgent and You are unable to contact Us c) furnish all such information and documentary evidence as explained in the condition 8 below.
8. Notification of loss	a) You shall forthwith notify us giving an indication as to the nature and extent of loss or damage. You shall forthwith give notice thereof to Us immediately after the loss or damage, or such further time as We may allow in writing. The claim notification shall be followed up with a communication either written or electronic as recognized by law and shall contain: i) A claim Form in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind. ii) Particulars of all other insurances, if any You shall also at all times at your own expense produce, procure and give to Us, all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports

	(internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of Our liability as may be reasonably required by or on behalf of Us together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. b) In no case whatsoever shall We be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if We shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. No claim under this policy shall be payable unless the terms of this condition have been complied with.
9. Right of Insurer	On the happening of loss or damage to any of the property insured by this policy, We may a) enter and take and keep possession of the building or premises where the loss or damage has happened. b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage. c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same. d) sell any such property or dispose of the same for account of whom it may Concern. The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by You that you make no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and We shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to You or diminish its rights to rely upon any of the conditions of this policy in answer to any claim. If You or any person on Your behalf shall not comply with our requirements or shall hinder or obstruct us in the exercise of its powers hereunder, all benefits under this policy shall be forfeited. The Insured shall not in any case be entitled to abandon any property to Us, whether taken possession of by the Us or not.
10. Forfeiture	You will forfeit any claim under the policy, under the following circumstances a) If the claim be in any respect fraudulent b) if any false declaration be made or used in support of it c) if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under the policy

	d) if the loss or damage be occasioned by the willful act, or with the connivance of the Insured.
11. Option to Reinstate	If We, at Our option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case We shall be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by Us thereon. If We so elect to reinstate or replace any property then you shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require, and no acts done, or caused to be done, by Us with a view to reinstate or replace shall be deemed an election by Us to reinstate or replace. If in any case We shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, We shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.
12. Condition of Average (Underinsurance)	If the insured property is of greater value than the Sum Insured at the outbreak of any fire or at the commencement of any destruction of or damage by any other peril insured against, then you shall be considered your own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition. Condition of Average will not be applicable where the policy is issued on Agreed Value. In case of Multiple policies involving Bank or other lending or financing entity, Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk
13. Contribution	If, at the time of any loss or damage happening to any property, there is any other subsisting insurance or insurances, whether effected by you or by any other person or persons covering the same property, We will not be liable to pay or contribute more than its rateable proportion of such loss or damage. However, if the insured property is hypothecated to any bank, other lending or financial entity then this/Contribution clause is not applicable. In case of Multiple policies involving Bank or other lending or financing entities where, there are more than one insurance policy issued to the customer/ policyholder covering the same risk, the We will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

14. Subrogation	You shall, at our expense do and concur in doing, and permit to be done, all necessary or reasonably required acts and things by us to enforce any rights and remedies, or to obtain relief or indemnity from other parties to which we shall be or would become entitled or subrogated, when we pay for or making good any loss or damage under this policy. These acts and things must be or become necessary or required before or after we indemnify you.
15. Notice	Every notice and other communication to Us required by these conditions must be written or printed. a) We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us. b) You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.
16. Reinstatement of Sum Insured	At all times during the Policy Period, the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry date of the Policy, for the amount of such loss shall be payable by You to Us. The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy. Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case You immediately on occurrence of the loss exercise Your option not to reinstate the sum insured as above.
17. Law and Jurisdiction	Indian law and jurisdiction

Section F. Special Conditions:

1. Basis of Sum Insured:

The Insured will have an option to insure the property on one of the following basis and as mentioned in the Policy Schedule:

i) Market Value Basis:
It is the actual cost of the property lost or damaged at the time and place of loss taking into consideration the wear and tear and depreciation for usage**.**

ii) Reinstatement Value Basis:
It is the cost of reconstructing a building or replacing or reinstating, on the same site or any other site, with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to special provisions contained elsewhere in this Policy.

iii) Agreed Value Basis:
An amount agreed between You and Us for the subject matter insured, the insurer and the insured have mutually agreed upon a fixed value for the insured property at the policy Commencement Date. This agreed value is specified in the policy and is not subject to depreciation or market fluctuations.

Note: It is a requirement of this Insurance that the sums insured stated in the Schedule, as declared by the insured shall not be less than the "Market value" of the property insured unless opted otherwise as mentioned above.

2. Basis of Claim Settlement:

a) Property other than stock:

i) Market Value Settlement:

Total Loss: Indemnity is provided based on the market value of the property at the time and place of the loss, **considering depreciation** and wear and tear. The payout equals the market value minus the **salvage** value, if any.

Partial Loss: Indemnity covers the cost of repair or replacement of the damaged portion, based on its market value at the time of loss, taking into account depreciation and wear and tear and salvage, if any.

ii) Reinstatement Value Settlement:

Total Loss: Indemnity is provided based on the cost to reinstate or replace the property with a similar one, **without deducting depreciation**. The payout equals the reinstatement cost minus any salvage value.

Partial Loss: Indemnity covers the cost to repair or reinstate the damaged portion to its condition when new, **without deducting depreciation or Salvage, if any**.

Memorandum as attached with the policy

iii) Agreed Value Settlement:

Total Loss: Indemnity is provided based on the agreed value specified in the policy, regardless of the property's actual market value or replacement cost at the time of loss subject to adjustment of salvage. Claim settlement for policy issued on Agreed Value Basis, depreciation is not considered.

Partial Loss: Indemnity covers the cost of repair or replacement of the damaged portion, up to the agreed value, without considering depreciation.
Condition of Average will not be applicable where the policy is issued on Agreed Value Basis.

b) Stock:

In respect of stocks, the settlement will be the actual cost of the property lost or damaged at the time of loss excluding profit of any kind not exceeding the sum insured in respect of that category of item under the policy as detailed below: -

i) For raw material: landed cost at Insured Premises.
ii) For stock in process: input cost of the stock at the time of loss.
iii) For finished stock: the manufacturing cost of the Finished Stock or the Contract Price of goods sold but not delivered and more precisely defined below.
iv) Contract Price: It is in respect only of goods sold but not delivered, for which insured is responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. Our liability shall be based on the Contract Price.

3. Other Expenses and Items Covered

a. Architects, surveyors and consulting engineer's fees (upto 3% of the claim amount)

"It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this policy is covered upto 3% of the adjusted loss, but it is understood that this does not include any costs in connection with the preparation of the Insured's claim or estimate of loss in the event of damage by insured perils".

b. Removal of debris clause (upto 1% of the claim amount)

"It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount for.
i. removal of debris from the premises of the Insured;
ii. dismantling or demolishing;
iii. shoring up or propping."
of the portion or portions of the property insured by this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate upto 1% of the claim amount.
Note: Items (ii) & (iii) above are not applicable for stocks, stock in trade, and stock in process.

c. Temporary removal of stocks

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as up to a limit of 10% of Stock Sum Insured subject to maximum of INR 25,00,000, provided such stock is not otherwise specifically insured.

d. Omission to Insure additions, alterations or extensions

We cover, inadvertent omissions, additions and/or alterations or extensions at the insured premises and insured premises used as factories.

The liability under this cover is provided for Building, Plant and Machinery and shall not exceed 5% of the sum insured mentioned in the schedule, subject to a maximum of INR 10,00,000.

Section G. Definitions

1. **"Bank"** A bank or any financial institution
2. **"Building"** Any building or structure in Your Premises where You carry on Your Business. It includes:
   a) Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc.
   b) The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule:
   i) garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads,
   ii) lifts, hoists,
   iii) solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations,
   iv) water, gas and sewage pipeline within Your premises or
   v) any other structure shown in the Policy Schedule.
3. **"Burglary"** Burglary/Housebreaking means theft involving unforeseen and unauthorized entry into or exit from Your Premises by forcible, violent and detectable means or following assault or violence or threat thereof with the intent to steal contents/property therefrom.
4. **"Business"** Your commercial enterprise, trade or profession as shown in the Policy Schedule.
5. **"Claim"** means a claim under an Operative Clause in respect of an insured event.
6. **"Commencement Date"** It is the date and time from which the Insurance Cover under this Policy begins. It is shown in the Policy Schedule.
7. **"Contents"** Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises excluding vehicles or trailers (including their accessories) registered or licensed to travel on a public road, including mobile plant and equipment, cars, sedans, panel vans and trucks, while in the insured premises; - Watercraft, aircraft, locomotives or rolling stock, including their accessories.
8. **"Endorsement"** A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
9. **"Excess/Deductible/Franchise"** means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy.
10. **"Depreciation"** means reduction of the value of property due to it's usage arising out of deterioration, obsolescence, wear and tear.
11. **"Insurable Assets"** All Buildings, Plant and Machinery, Furniture, Fixture and Fittings, Stock and all other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
12. **"Insured Property"** The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
13. **"Kutcha Construction"** Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass /hay of any kind/ bamboo /plastic cloth/ asphalt/ canvas/ tarpaulin and the like.
14. **"Looting"** means seizing and carrying away Property by force and violence especially in riots or war.
15. **"Market Value"** means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
16. **"Partial Loss"** Any loss other than Total Loss.

17. **"Plant and Machinery**" All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes
    a. machines under repair,
    b. machines taken on hire or lease, or through any system of purchase of goods,
    c. foundation, bedding or setting of the machines, or
    d. accessories of machines.
18. **"Premium"** The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
19. **"Property Damage"** means actual and accidental physical damage to the Insured Premises or property insured under the policy caused by the perils covered.
20. **"Property"** means physical assets such as building, machinery, equipment, furniture, fixtures and fittings, electrical installations and stock of all kinds, including goods held in trust and/or on commission in the Insured's premises described in the Schedule to this Policy including items contained therein for which the Insured is accountable
21. "**Proposal"** means any signed proposal by filling in the questionnaires and declarations, written statements and any information in addition thereto supplied to Company by Insured or on Insured's behalf.
22. **"Policy"** means the Policy Booklet, the Schedule, the Proposal and any applicable endorsements or memoranda. The policy contains the details of the extent of the cover available to the Insured, what is excluded from the cover and the conditions, warranties on which the Policy is issued.
23. **"Policy Period"** means the period during which We provide insurance cover. It is the period between the commencement and the expiry of this Policy, and is stated in the Policy Schedule.
24. **"Pucca Construction"** means construction other than Kutcha Construction.
25. **"Schedule"** means the latest schedule issued by the Us as part of the Policy. It provides details of the Insured's Policy including full description of properties covered which are in force and the period of cover against the properties described.
26. **"Sum Insured"** means the amount of insurance cover specified in The Schedule in respect of any particular item of Property Insured or interest insured or the total amount of insurance cover specified in The Schedule as the context may require.
27. **"Occupancy"** means the activity carried out in the insured premises stated in the schedule or specifically declared in writing and / or the purpose for which the same is used.
28. **"Salvage"** the amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.
29. **"Stocks"** Any stock of goods or merchandise. It may be:
    a. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch,
    b. Raw materials, packing materials, or
    c. Stock held in trust for which You are responsible.
    d. Stock in Open in the Insured Premises
30. **"Total Loss"** A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it, is more than the Sum Insured of that item or in total.
31. **"We, Us, Our, Insurer"** means ICICI Lombard Insurance Company that has provided Insurance Cover under this Policy; of the Company
32. **"You, Your, Insured**" The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased insurance cover under this Policy; of such Insured Person/s.

33. **"Your Premises"** The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule
34. **"Underinsurance"** is the amount of loss that will be borne by the policyholder in a situation when the sum insured declared in the policy is less than the actual value of the asset.

Section H. Other Clauses

1. Sanction clause	Insurer shall be not deem to provide cover and shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
2. 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.
3. Terrorism Exclusion Endorsement	Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this endorsement 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 organisation(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. This endorsement 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 act of terrorism. If the Underwriters allege 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 Assured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

4. **Property Cyber and Data Endorsement**	1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any: 1.1 Cyber Loss, unless subject to the provisions of paragraph 2 below; 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of paragraph, regardless of any other cause or event contributing concurrently or in any other sequence thereto. 2 Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, this Policy covers physical loss or physical damage to Insured Property under this Policy caused by any ensuing fire or explosion which directly results from a Cyber Incident, unless that Cyber Incident is caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act. 3 Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, should Data Processing Media owned or operated by the Insured suffer physical loss or physical damage insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Data from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media. However, this Policy excludes any amount pertaining to the value of such Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled. 4 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect. 5 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording. **Definitions** 1. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident. 2. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

	3. Cyber Incident means: 3.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or 3.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System. 4. Computer System means: 4.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party. 5. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System. 6. Data Processing Media means any property insured by this Policy on which Data can be stored but not the Data itself.
5.Radioactive Contamination Exclusion Clause	**Radioactive Contamination Exclusion Clause** 1. Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to the insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with: 1.1. irradiation or contamination by Nuclear Material; or 1.2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or 1.3. any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter. **Definitions** 1. Nuclear Material means: 1.1. Nuclear Fuel; or 1.2. where the United States Atomic Energy Act of 1954 as amended applies: 1.2.1. special nuclear material; or 1.2.2. source material; or 1.2.3. by-product material; as defined in the Atomic Energy Act of 1954 as amended; or 1.3. where the Canadian Nuclear Liability Act R.S.C., 1985, c. N-28 or any law amendatory thereof applies:

	1.3.1. any material, other than thorium or natural or depleted uranium uncontaminated by significant quantities of fission products, that is capable of releasing energy by a self-sustaining chain process of nuclear fission; 1.3.2. radioactive material produced in the production or utilization of material referred to in paragraph 2.3.1; and 1.3.3. material made radioactive by exposure to radiation consequential on or incidental to the production or utilization of material referred to in paragraph 2.3.1; or 1.4. in respect of any territory where the United States Atomic Energy Act of 1954 as amended and the Canadian Nuclear Liability Act R.S.C., 1985, c. N-28 or any law amendatory thereof do not apply, any other radioactive material (including but not limited to radioactive products and waste). 2. Nuclear Fuel means any material, other than natural uranium or depleted uranium, capable of releasing nuclear energy by nuclear fission or otherwise, either alone or in conjunction with any other material.
6.Nuclear Energy Risks Exclusion Clause	This agreement shall exclude Nuclear Energy Risks whether such risks are written directly and/or by way of insurance and/or via Pools and/or Associations. For all purposes of this agreement Nuclear Energy Risks shall mean all first party and/or third party insurances (other than Workers' Compensation and Employers' Liability) in respect of: I. All Property, on the site of a nuclear power station. Nuclear Reactors, reactor buildings and plant and equipment therein on any site other than a nuclear power station. II. All **Property**, on any site (including but not limited to the sites referred to in I above) used or having been used for: (a) The generation of nuclear energy; or (b) The Production, Use or Storage of Nuclear Material. III. Any other **Property** eligible for insurance by the relevant local Nuclear Insurance Pool and/or Association but only to the extent of the requirements of that local Pool and/or Association. IV. The supply of goods and services to any of the sites, described in I to III above, unless such insurances shall exclude the perils of irradiation and contamination by **Nuclear Material**. Except as undernoted, Nuclear Energy Risks shall not include: -

(i) any insurance in respect of the construction or erection or installation or replacement or repair or maintenance or decommissioning of Property as described in I to III above (including contractors' plant and equipment);
(ii) any Machinery Breakdown or other Engineering insurance not coming within the scope of (i) above.

Provided always that such insurance shall exclude the perils or irradiation and contamination by **Nuclear Material.**

However, the above exemption shall not extend to:-

1. The provision of any insurance whatsoever in respect of:
   (a) **Nuclear Material**;

Any Property in the High Radioactivity Zone or Area of any Nuclear Installation as from the introduction of Nuclear Material or - for reactor installations - as from fuel loading or first criticality where so agreed with the relevant local Nuclear Insurance Pool and/or Association.

2. The provision of any insurance for the undernoted perils:

- Fire, lightning, explosion;
- Earthquake
- Aircraft and other aerial devices or articles dropped therefrom;
- Irradiation and radioactive contamination;
- Any other peril insured by the relevant local Nuclear Insurance Pool and/or Association;

in respect of any other **Property** not specified in 1 above which directly involves the **Production, Use or Storage of Nuclear Material** as from the introduction of **Nuclear Material** into such **Property**.

Definitions
"**Nuclear Material**" means:

(i) Nuclear fuel, other than natural uranium and depleted uranium, capable of producing energy by a self-sustaining chain process of nuclear fission outside a **Nuclear Reactor**, either alone or in combination with some other material; and

(ii) Radioactive Products or Waste.

"**Radioactive Products or Waste**" means any radioactive material produced in, or any material made radioactive by exposure to the radiation incidental to the production or utilisation of nuclear fuel, but does not include radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial or industrial purpose.

"**Nuclear Installation**" means:

	(i) Any Nuclear Reactor; (ii) Any factory using nuclear fuel for the production of Nuclear Material, or any factory for the processing of Nuclear Material, including any factory for the reprocessing of irradiated nuclear fuel; and (iii) Any facility where Nuclear Material is stored, other than storage incidental to the carriage of such material. "**Nuclear Reactor**" means any structure containing nuclear fuel in such an arrangement that a self-sustaining chain process of nuclear fission can occur therein without an additional source of neutrons. "**Production, Use or Storage of Nuclear Material**" means the production, manufacture, enrichment, conditioning, processing, reprocessing, use, storage, handling and disposal of **Nuclear Material**. "**Property**" shall mean all land, buildings, structures, plant, equipment, vehicles, contents (including but not limited to liquids and gases) and all materials of whatever description whether fixed or not. "**High Radioactivity Zone or Area**" means: (i) For nuclear power stations and Nuclear Reactors, the vessel or structure which immediately contains the core (including its supports and shrouding) and all the contents thereof, the fuel elements, the control rods and the irradiated fuel store; and (ii) For non-reactor Nuclear Installations, any area where the level of radioactivity requires the provision of a biological shield.
7.Communicable Disease Exclusion	1. Notwithstanding any provision, clause or term of this Contract to the contrary, this Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): 1.1. a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. 2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

	2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and 2.4 the disease, substance or agent is such: 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. 3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to: 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to contract insured premises, or customer and or supplier premises (including service / utility providers), or 3.2 change in consumer behavior, or 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Contract. 4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Contract that is affected by such Communicable Disease. 5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any

	insurance, coverage or protection under this Contract that would otherwise be excluded through the exclusion set forth in this Clause.

Section I. Claims Procedure

If You suffer a loss because of an Insured Event, You must make such claim at Your cost.
The procedure for making a claim is given below. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate Notice to Us

a) As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to us of the loss or damage. This is necessary so that we can survey/investigate the loss or damage.
b) You can give notice to any of our offices or call centres.
c) You must furnish below information in this notice
i) the Policy Number,
ii) Your name,
iii) details of report to the police that You made, wherever necessary,
iv) details of report to any Authority that You made,
v) details of the Insured Event,
vi) a brief statement of the loss,
vii) particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises,
viii) details of loss or damage under Add-ons, if any, and
ix) Submit photographs of loss or physical damage, wherever possible.

2. Immediate notice to authorities

a) As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities.
For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, you must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.
b) We may but not necessarily, waive this condition if we are satisfied that by reason of extreme hardship it was not possible for you or any other person on your behalf to give such report.

3. Submit claim

a) You must submit your claim in our claim form at the earliest opportunity, but within 30 days from the date you first notice the loss or damage. The claim form is available in any of our branches, and on our web-site.
b) You must state in your claim the details of any other insurance policy that covers the damage or loss for which you have filed your claim, whether you have purchased such other insurance, or someone else has purchased it for you.

5. Establish loss

You must prove that the Insured Event has occurred, and the extent of loss or physical damage you have suffered with full details,

a) You must support your claim for Insured Property with plans, specification books, vouchers, invoices pertaining to costs incurred by you for reconstruction/replacement/repairs.

b) You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.

Section J. Renewal of Policy

35. **Expiry of Policy:** This Policy will expire at the end of the Policy Period, as mentioned in the Policy Schedule.
36. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium. It may be noted that, renewal is not automatic and we may seek relevant information from You for the purpose of renewal.

37. **Arbitration:**
The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any And all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996". (Applicable to commercial entities only)

38.Claim Clause/ Settlement of Claim:

1)**Claim Intimation:** Connect with us via: Toll-free no.: 1800 2666,
Email ID: customersupport@icicilombard.com, on our website:
https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx
Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3) Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

4) Documents: submit documents to the assigned CSM/Surveyor.
List of documents which are necessary and relevant to the claim are as below:

1.Claim bill / Claim Form duly filled up
2.Photographs / Video of damaged property/item under claim
3.Document/s in support of admissibility of the claim, for instance, Service Engineer's Report, Fire Brigade Report, etc.
4.FIR / Final Police investigation report wherever applicable
5.For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
6.For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim
7.Offer for retention of salvage, if any
8.KYC / NEFT Details as per AML guidelines
9.Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate

10.Any other document which may be specified by the surveyor post completion of initial survey

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor
6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).
7) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis).

Section K. Grievances

If You have a grievance about any matter relating to this Policy or claim, You may address Your grievance as follows:

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.

The details of Insurance Ombudsman are available below: -

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

	Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	
2	BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
3	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
4	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh
8	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798	Rajasthan.

	Email: Bimalokpal.jaipur@cioins.co.in	
12	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.

	Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	
17	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the Company www.icicilombard.com or from any of the offices of the Company.

Section L. Information about Us

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