UIN: IRDAN115CP0008V01200607

ICICI Lombard Cellular Network Insurance
Prospectus

Introduction

This prospectus gives basic information about the **ICICI Lombard Cellular Network Insurance.** Policy that You can purchase from Us, i.e. the ICICI Lombard General Insurance Company Limited. The **ICICI Lombard Cellular Network Insurance** Policy provides insurance cover All Operational Risks, Business Interruption (during operation phase), Erection and Installation, De installation / Dismantling, Repair/ maintenance, storage), Third Party Liability, and Inland transit across the country including tail end consignments for import consignments only (from the final discharge destination of port/airport in India). The term storage appearing hereinafter shall also include cover for storage in open.

Important Do's and Don'ts

1.	When You fill up the Proposal Form	Read the instructions in the proposal form carefully before filling up the details. Understand the basis for arriving at the Sum Insured for Building, Plant and Machinery, Furniture, Fixtures, Fittings, Stocks and other Contents before filling up the details. This is given below in this Prospectus under the heading 'Sum Insured'. It is also explained in the Proposal Form. Make sure You have opted for the correct policy based on the total Sum Insured. Fill up the proposal form completely and answer all the questions truthfully.
2.	During the Policy Period	Make full disclosure in the proposal and related documents about Yourself and all the Insurable Assets. Remember, the information You give Us is the basis of Our contract with You. You must inform Us of any changes in the business premises or if it remains unoccupied for more than 30 days. Do not allow unauthorised persons to occupy Your premises.

		▯ Ensure that all security procedures are in force.
3.	When You have a Claim	▯ Give notice of loss to Us, as required. ▯ Inform the respective authorities, as required. ▯ Make true and full disclosures in Your claim form. ▯ Give all documents supporting the claim. ▯ Give full cooperation for inspection and investigation of claim.

The Insurance Cover

In this Prospectus, You will find information about the following insurance covers:

Scope of Coverages: -

This policy is a bundled solution comprising of different sections. Each section is covered by the terms normally available in standalone insurance policies.

Cellular Network contains sections as following

SECTION I: Material damage or physical loss– Property
SECTION II: Business Interruption or Loss of Profit (Including MLOP)
SECTION III Third party liability Cover
SECTION IV: Marine Cargo Insurance

Section – I: Material damage or physical loss– Property:

All Risks of physical loss or damage subject exclusions given below to the property insured whilst in operation and / or repairs and / or maintenance and /or erection and/ or installation and / or de-installation/ dismantling and/or testing and/or project and / or Research & Development phase and/ or in transit and/ or Storage and/or commissioning and/or inspection and/or at works and/or at rest pending utilization and/or brought back or site return material from functioning or non functioning sites pending further utilization for the purpose as mentioned here above, anywhere in INDIA irrespective of the license taken in that circle as per schedule attached subject to conditions of Errors and Omission Clause (Refer to Clause A.18 under General Terms and Conditions).
The term storage shall also include cover for storage in open.

EXCLUSION:-

- Terrorism
- Any loss or damage due to Normal wear and tear per se (However, consequent damage, which is otherwise insured under the policy, is covered). Normal Inventory losses attributable to disappearance unexplained or inventory shortage misfiling or misplacing of information, shortage in supply or delivery of materials or shortage due to clerical or accounting error. Any loss discovered during normal stock taking which cannot be attributed to either theft or burglary (whether the FIR is issued by local Police Station or not)
- Routine maintenance costs Other than accidental loss or damage during maintenance, which is otherwise covered.
- Pollution risks per se. (However, physical loss or damage to the insured property due to insured peril being triggered on account of pollution is covered.
- Mutiny and warlike operations
- Nuclear radiation
- Employers' liability and liquidated damages/ penalty
- Consequential loss such as loss of market or loss of use except
  a) loss of profit; ,
  b) Public Liability; and
  c) Obsolescence (resultant of loss or damage arising out of insured perils) provided elsewhere in the policy.
- Cessation of work whether total or partial

Section II : Business Interruption or Loss of Profit (Including MLOP):

Any loss resulting from interruption of or interference with the business including due to Suppliers'
(including chain of suppliers whether or not material damage has occurred to Insured's property)/Customers' (including chain of customers whether or not material damage has occurred to Insured's property) premises and / or increased cost of working as a consequence of damage to property caused by an insured peril (during operational Phase only), The scope of this cover also includes any loss resulting from interruption etc. on account of the metro swap program as set out in Assets under Erection of this document

Exclusion: Same as Material Damage

Section III : Third party liability Cover

The Company will indemnify the Insured against-

1. Legal liability for accidental loss or damage caused to third party during the operations, erection, installation., de-installation, repairs, transit, storage, maintenance, dismantling, commissioning & inspection project, Research & Development phase, and/or arising out of any other business activities of the insured to all kinds of property of other persons/third party/business partners including property held in trust by or under custody of the Insured for which he is responsible including any such property used in connection with construction, project or erection thereon. This shall also include loss or damage caused to third party during and on account of excavation, trenching or laying route length of optical fiber cables/ other cables/ lines/ conduits/ pipes, point of interconnects (POI) or any activity by the Insured as mentioned above.
2. Legal liability for fatal or non-fatal injury and/or mental injury to any persons (other than the insured's own employees / Contractor employees / Subcontractor employees/ any other party working on behalf of the insured) consequent upon or due to the operation of activities listed under item no.1 above at any location anywhere in India or as described in the Schedule.
3. Sudden & Accidental Pollution covered up to a limit of INR 5 Cr for Any one Accident/Any one Incidence and in the aggregate
4. Transportation Liability covered up to a limit of INR 5 Cr Any one Accident/Any one Incidence and in the aggregate.
5. Act of God Perils (within the CGL policy limit)
6. Personal& Advertising injury such as defamation, libel, slander, disparagement, false arrest, malicious prosecution, wrongful eviction or wrongful entry, oral or written publication damaging person's privacy etc; covered up to a limit of INR 5 Cr Any one Accident/ Any one Incidence with a deductible of INR 3 lakhs per event
7. Medical expenses (Rs 2 lacs per person) up to a limit of INR 20 lacs in the aggregate
8. Fire damage claim by tenants/third party (within CGL policy limit), however, assets placed under care, custody and control of the insured shall be excluded
9. Contractual liability (within the CGL policy limit) – This shall cover legal liability for injury to persons and loss of or damage to property imposed under any contract or agreement necessarily and reasonably entered into
10. Secondary Auto Liability- This shall cover any subsidiary/third party liability devolving on the insured for the use of non owned /hired vehicles. Also policy shall act as excess or difference in conditions cover to any Statutorily required motor vehicle liability insurance. Covered up to a limit of INR 5 Cr Any one Accident/Any one Incidence and in the aggregate
11. Automatic coverage for acquisition during the policy period. Covered up to a limit of 10% of the total asset size of the Insured
12. Coverage for liability arising out of travel of executives of the insured anywhere in the world
13. Infringement of copyright violations (unintentional).

Provided that the event leading to loss / injury occurs on or after the retroactive date and the claims are lodged against the insured during the policy period.

Provided that the total liability of the company during the period of Insurance under this clause shall not exceed the limits of indemnity specified under this section.

Coverage envisages out of court settlement recommended by the Insured subject to Insurer's consent which shall not be unreasonably withheld.

Indemnification shall include defense costs and all other related expenses incurred with the consent of the Insurer subject to overall limits of Indemnity specified under this Section.
The scope of this cover also includes liability/loss, if any, resulting on account of the project phase, Research & Development phase & metro swap program as set out in Assets under Erection of this document.

Exclusions:

- Employers' Liability
- Penalties & Liquidated Damages
- Gradual Pollution Risks Mutiny & Warlike operations
- Nuclear Radiation
- Pure financial loss such as Loss of goodwill and loss of market Failure to Supply
- Product Liability cover including Product recall
- Professional Indemnity

Section IV : Marine Cargo Insurance

Property insured under Material Damage section of this policy from any place to any place anywhere in India (including import consignments insured by the suppliers upto port/airport in India i.e. tail end consignments) and/or to the premises of the Insured/ Client (including dealers/ representatives/ franchisees/ fulfilment centers / retail stores / E2E / distributors) within / between the circles anywhere in India; and/or movements between clients/ dealers/ representatives/ franchisees/ fulfillment centers/ distributors etc. anywhere in India.
The scope of this cover also includes loss, if any, resulting on account of the project phase, Research & Development phase, metro swap program as set out in Assets under Erection of this document.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which you can read in the ICICI Lombard Cellular Network Insurance Policy document. You must read the policy document to know the

insurance cover fully. You can get a copy of the ICICI Lombard Industrial Cellular Network Insurance Policy from Our branch or from Our website www.icicilombard.com. For legal interpretation, the policy document will hold.

Grievances

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 w ww.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 IRDAI 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 IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com.

CANCELLATION

This insurance may be terminated at any time at the request the Insured, in which case the Company will retain the premium at customary short period of rate for the time the Policy has been in force. This insurance may also, at any time, be terminated at the option of the Company, on 15 days notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term ICICI Lombard General Insurance Company Limited UIN: IRDAN115CP0047V01201920 from the date of the cancellation.

About our Company

At ICICI Lombard, customer satisfaction is our motto. Stretching ourselves and going beyond the ordinary for the satisfaction and smiles of our customers is something that is deeply embedded in our DNA. Be it an untoward incident due to the unpredictability of nature or losses suffered due to accidents or medical challenges, we remain committed to be at your side and serve you always.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.