Universal Protection Insurance Policy

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are advised to go through your policy document.

Sr.No.	Description	Policy Clause No.
1	**Name of Insurance Product/ Policy** Universal Protection Insurance Policy	
2	**Policy Number** XXXX	
3	**Type of Insurance Product/ Policy** This is a Benefit Policy	
4	**Sum Insured** **This is an individual policy where sum insured mentioned is for the insured as per policy certificate** Sum Insured – XXXX Sum Insured Basis - XXXX	
5	**Policy Coverage (Policy Clause Number/s)** **1. Critical illness** If the insured person is diagnosed with any critical illness as specified in the policy wordings, any time after the initial 90-day waiting period following the policy period's start date (as mentioned in the Certificate of Insurance), the limit detailed in the Schedule for this benefit shall be payable as a lump-sum to the Person Insured. **2. Personal Accident** If during the term of the Policy, the Insured/ Insured Person sustains any bodily injury resulting solely and directly from accident caused by external, violent and visible means, then the Company shall pay to the Insured /insured person, his or her nominee or legal heir, as the case may be, the predetermined sum insured as set in the policy **(1) Accidental Death-** If the insured individual suffers an injury that solely and directly causes their death within a year (12 months) of its occurrence, the Policy Sum Insured amount will be as stated in the provided Certificate of Insurance. **(2) Permanent Total Disability-** If within 12 months of its occurrence, such an injury is the sole and direct cause of the total and irrecoverable loss of: i) sight of both eyes, or actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, of sight of one eye and one entire hand or one entire foot, the amount stated in the Certificate of Insurance hereto; ii) use of two hands or two feet, or of one hand and one foot, or of such loss of	Section 4 (I) Section 4 (ii)

	sight of one eye and such loss of use of one hand or one foot, the amount stated in the Certificate of Insurance hereto. iii) If such injury has a direct consequence thereof, immediately, permanently, totally and absolutely, disabling the Insured Person from engaging in any employment or occupation of any description whatsoever, then a lump sum stated in the Certificate of Insurance hereto **(3) Permanent Partial Disability**- If within 12 months of its occurrence, such an injury is the sole and direct cause of the total and irrecoverable loss of: i) the sight of one eye, or actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of Sum Insured the amount stated in the Certificate of Insurance hereto; ii) use of a hand or a foot without physical separation, fifty percent (50%) the amount stated in the Certificate of Insurance hereto. **NOTE:** For the purpose of Clauses above, 'physical separation' of a hand means separation at or above the wrist and of the foot means at or above the ankle. **(4)** If within 12 months of its occurrence, such an injury is the sole and direct cause of the total and irrecoverable loss i) of use or of actual loss by physical separation of the following, then the percentage of the Sum Insured as indicated in policy wordings shall be payable.	Section 4 (ii)
	(5) Children Education Benefit- In the event of Accidental Death or Permanent Total Disablement of the Insured Person – the Company has an admissible claim under the Accidental Death or Permanent Total Disablement section of this Policy, the Company shall pay, as Children Education Benefit, an amount of 10% of Personal Accident Sum Insured (as specified in the Certificate of Insurance) OR ₹300000 OR ₹ 50000 per child whichever is lower to the dependent child/children of age below 25 years, **3. Involuntary Loss of Job-** If the insured individual experiences job loss, the company commits to providing support according to the terms, conditions, and exclusions outlined in this section and the general exclusions stated in the policy. The Equated Monthly Instalment Amount(s) associated with the loan for up to 3 months (or as stated in the policy's schedule) will be paid. Upon approval of a claim in this section, we will continue to support the insured individual until they regain employment with the same employer or find a new one, or until the policy period end date. The support duration is capped at a maximum of 3 months. The beneficiary in this context is the bank or financial institution that is the policyholder. This cover maybe opted at policy inception by Salaried Individuals only.	Section 4 (iii)
	4. Home **(1) Fire & Allied Peril (Including EQ & Terrorism) – Building-** The Company will indemnify the Insured in respect to loss of or damage to the Building and Contents in the Insured Premises specified in the Schedule occurring due to:	Section 4 (iv)

	1. Fire 2. Lightning 3. Explosion/ Implosion 4. Aircraft Damage 5. Riot, Strike and Malicious Damage 6. **Terrorism Damage Exclusion Warranty**- Not withstanding any provision to the contrary, this insurance excludes loss, damage, cost or expense of any 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 way to the loss such as: 7. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation 8. Impact Damage 9. Subsidence and Landslide including Rock Slide 10. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes 11. Missile testing operations 12. Leakage from Automatic Sprinkler Installations 13. Bush Fire 14. Earth quake (Fire and Shock) Coverage 15. Terrorism Damage (Material Damage) **(2) Fire & Allied Peril (Including EQ & Terrorism) – Contents-** 2.1 Home Content 2.2 Appliances 2.3 Valuables 2.4 Jewelry **(3) Burglary Or House Breaking – Contents** 3.1 Home Content 3.2 Appliances 3.3 Jewelry 3.4Valuables (Note: Please refer to the policy wordings for complete benefit details).	

6	**Exclusions (What the policy does not cover):** **Specific Exclusions:** **A. Critical Illness** (1) Benefits will not be available for any Pre- Existing Critical Illnesses including signs or symptoms that predate the Policy Period Start Date as specified in the Certificate of Insurance or Any claim incurred under this section within 90 days of the inception date of this Policy. (2) Critical illness, directly or indirectly, caused by or arising from or attributable to foreign invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot, strike, lockout, military or popular uprising or civil commotion, act of terrorism or any terrorist incident unless the insured is a victim. (3) Critical illness, caused directly or indirectly, by contamination from terrorist act or incident, regardless of any contributory causes (if the Company asserts that by reason of this exclusion any loss is not covered by this insurance, the onus of proof shall be upon the Insured Person). (4) Critical illness, caused directly or indirectly, by Ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel. (5) Disease, illness, injury, directly or indirectly, caused by or contributed to by nuclear weapons/materials or radioactive contamination. **B. Personal Accident** The Company shall not be liable under this Policy for; 1. Death or disablement resulting directly or indirectly by, contributed to or aggravated or prolonged by child birth or pregnancy or its consequence. 2. Compensation under more than one of the sub sections after a claim has been admitted and become payable – Accidental Death; Permanent Total Disability; Permanent Partial Disability. 3. Any payment in case of more than one claim under the policy during the policy term causing the maximum liability of the Company in that period to exceed the Sum Insured as indicated in the Certificate of Insurance. 4. Any pre-existing disability / accidental injury. 5. Accidental death or permanent disability due to disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the reaction to the same. 6. Accidental death or permanent disability caused by curative measures, radiation, infection, poisoning except where these arise from an accident. 7. Any claim in respect of accidental death or permanent disablement of the Insured/Insured Person. a. from intentional self-injury, suicide or attempted suicide b. due to willful or deliberate exposure to danger except in an attempt to save human life c. whilst under the influence of liquor or drugs or other	Section 4 :Critical Illness 4 (l) (ii) Section 4 :Personal Accident 4 (ii) (ii)

	intoxicants d. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or traveling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world e. directly or indirectly, caused by venereal disease f. arising or resulting from the Insured committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion g. Whilst engaging in racing, hunting, mountaineering, ice hockey, winter sports. 8. Any consequential loss or damage cost or expense of whatsoever nature. 9. Death or permanent disablement due to accidental injury arising directly or indirectly, connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments of all Kings, Princes and people of whatsoever nation, condition or quality. 10. Death or permanent disablement due to accidental injury, directly or indirectly, caused by or contributed to or arising from- a. ionizing radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste or the combustion of nuclear fuel and for the purposes hereof, combustion includes any self-sustaining process of nuclear fission; b. nuclear weapons material. 11. Insured Person engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports. 12. Insured/Insured Person flying or taking part in aerial activities (including cabin crew) except as a fare paying passenger in a regular scheduled airline or air charter company 13. Any accident to an Insured/Insured Person which arises in the course of his/her occupation if his/her occupation falls within the following categories or involves the following activities: Air crew, ship crew, professional sportsman, diving, oil-rig platform and/or off-shore work, firefighting, police, naval, military, air force service or operations and any hazardous occupation. In case company has made any payment of claim for the above section, for the insured mentioned in the certificate of insurance during the policy period, no benefit shall be made under any other section of this Policy except under Critical Illness Section, Involuntary Loss of Job Section , Home – Standard Fire and Special Perils & Content Section **C. Involuntary Loss of Job** 1. The Company shall not be liable to make any payment under this Section in the event of termination, dismissal, temporary suspension or retrenchment from employment of the Insured person that is attributed to any dishonesty or fraud or poor performance on the part of the Insured Person or his willful	Section 4 :

	violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer. 2. The Company shall not be liable to make any payment under this Policy in connection with or in respect of: (a) Self-employed persons; (b) Claim relating to unemployment due to job which is casual, temporary, seasonal or contractual in nature or claim relating to an employee not on the direct rolls of the employer; (c) Voluntary unemployment; (d) Unemployment at the time of Policy inception or arising within the first 90 days of Policy inception. 3. Any unemployment from a job under which no salary or any remuneration is provided to the Insured. 4. Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority 5. Any unemployment due to resignation, retirement whether voluntary or otherwise. 6. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation	Involuntary Loss of Job 4 (iii) (ii)
	D. Home This cover shall not indemnify loss of or damage to property caused by any or all of the following:- 1. Loss by seizure or legal or illegal occupation; 2. Loss or damage caused by: i. voluntary abandonment or vacation, ii. confiscation, commandeering, nationalization, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property; 3. Loss or damage arising from acts of contraband or illegal transportation or illegal trade; 4. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; 5. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind; 6. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind; 7. Any fine, levy, duty, interest or penalty or cost or Compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person; 8. Loss or damage by electronic means including but not limited to computer	Section 4 : Home 4 (iv) 1

	hacking, the introduction of any form of computer virus, corrupting, unauthorised instructions or code, the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile; 9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest, strikes, labour unrest, riots or civil commotion. 10. Loss or increased cost occasioned by any public/ government/local/civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder 11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working; 12. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service; 13. Loss or increased cost as a result of threat or hoax, loss or damage caused by or as a result of burglary, house - breaking, looting, theft, larceny or any such attempt or omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action that qualifies as an act of Terrorism. 14. Loss or damage caused by mysterious disappearance or unexplained loss. 15. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. 16. Total or partial cessation of work, the retardation, interruption, or cessation of any process/ operations or omissions of any kind. The Company shall not be liable to make any payment under this Policy for: a. Models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured. b. Any loss or damage where any member of the Insured's family is concerned as principal or accessory. c. Any Loss or damage to livestock, motor vehicles and pedal cycles. d. Any exclusion mentioned in the 'General Exclusions' section of this Policy (1)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.	Section 4 : Home 4 (iv) 2

	(2) Loss, destruction or damage, directly or indirectly, caused to the property insured by (3) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. (4) Loss, destruction or damage to the insured property due to pollution or contamination is covered, except when the pollution or contamination is a result of a peril covered by this insurance. (5) Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding ₹10000/-, goods held in trust or on commission, 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 any electrical machine, apparatus, fixture, or fitting arising from 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 electrical machine, apparatus, fixture or fitting and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by resultant fire. (8) Expenses necessarily incurred on Architects, Surveyors & Consulting Engineer's fees and 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. (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 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 and Terrorism Damage cover. (12) Any loss or damage caused directly or indirectly by earthquakes, volcanic eruptions, or other natural convulsions (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 for machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days. (14) Loss, destruction or damage to articles of consumable nature, livestock and motor vehicles.	Section 4 : Home 4 (iv) 3 (ii)

	General Exclusions: **A Exclusion Name: Pre-Existing Diseases - Code- Excl01** **D Investigation & Evaluation- Code- Excl04** **E. Exclusion Name: Rest Cure, rehabilitation and respite care- Code- Excl05** **F. Obesity/ Weight Control: Code- Excl06** **G. Change-of-Gender treatments: Code- Excl07** **H. Cosmetic or plastic Surgery: Code- Excl08** **I. Hazardous or Adventure sports: Code- Excl09** **J. Breach of law: Code- Excl10** **K. Excluded Providers: Code- Excl11** **L.** Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **Code- Excl 12** **M.** Treatments received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **Code- Excl13** **N.** Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **O. Refractive error: Code- Excl15** **P. Unproven Treatments: Code- Exel 16** **Q. Birth control, Sterility and Infertility: Code- Excl17** **R. Maternity: Code Excl18** (Please refer policy wordings for complete details)	Section 5
7	**Waiting Period** • **Time period during which specified diseases/treatments are not covered** • **It is counted from the beginning of the policy coverage** **Initial 36 Waiting period**- Critical Illness- 90 days Involuntary Loss of Job - Unemployment at the time of inception of the Period of Insurance or arising within the first 90 days of inception of the Period of Insurance. **Specific Waiting Periods: NA** **Pre-Existing Diseases:** Benefits will not be available for any Pre- Existing Diseases	Section 5 (A) Section 4 (i) Section 4 (iii)
8	**Financial Limits of coverages** I. **Sub-Limit/ Limits (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)** NA	

	II. Co-payment NA **III. Deductible (It is a specified amount: up to which an insurance company will not pay any claim, and which will be deducted from total claim amount claim amount is more than the specified amount)** 30 days deductible shall be applicable under section 4 Loss of Job **IV. Any Other limit** NA	Section 4. (iii) Involuntary Loss of Job
9	**Claims/ Claims Procedure** The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of claim along with claim form The intimation can be given in following ways: • Toll Free call Centre of the Insurance Company(24x7) - 1800-2666 • Login to the website of the Insurance Company and intimate the claim – http:// www.icicilombard.com/contact-us • Send an email to the Company- customersupport@icicilombard.com List of excluded providers/delisted hospitals is available on our website https://www.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/delisted-hospital-list.pdf **Download the Claim Form here** https://echannel-wf.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/claim-form-greater-then-1-lac.pdf	Section 7 "Claim Procedure"
10	**Policy Servicing** You may contact us on our Toll Free no: 1800 2666, or email us at customersupport@icicilombard.com or use our IL TakeCare App or send a Hi to RIA, our Responsive Intelligent Assistant on WhatsApp (7738282666) for policy services. For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support	Section 6 (XV)
11	**Grievances/ Complaints** If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via: • Website: www.icicilombard.com • Email: customerservice@icicilombard.com • Phone: 1800-2666	

	• Courier: ICICI Lombard General Insurance Co. Ltd. Ground floor- Interface 11, Sixth floor- Interface 16, Office no 601 & 602, New linking Road, Malad (West), Mumbai – 400064. There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. For branch details, please visit https://www.icicilombard.com/docs/default-source/policy-wordings-product-brochure/final-gro-mapping.pdf If Insured person is not satisfied with the redressal of grievance, insured person may contact the grievance redressal officer at the details provided in the below link: https://www.icicilombard.com/grievanceredressal.com If Insured person is not satisfied with the redressal of grievance, the insured person may also 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 Insured 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 or on https://www.cioins.co.in/Ombudsman	
12	**Things to Remember** **Free look Cancellation** The Free Look Period shall be applicable on new health insurance policies and not on renewals or at the time of porting/migrating the policy The insured person shall be allowed free look period of thirty days from date of receipt of the Policy documents whether received electronically or otherwise to review the terms and conditions of the Policy, and to return the same if not acceptable. To cancel the policy, visit our website www.icicilombard.com (Customer Support section), call us at toll-free number 1800 2666, or email customersupport@icicilombard.com (Refer to the Policy Wordings for more details and refund grid cancellations) **Policy Renewal** The Company shall allow renewal of the Policy and accept renewal premium in all cases except in case of non-cooperation of the Policyholder/Insured Person in implementing the terms and conditions of this Policy. This health insurance policy shall be renewable except on grounds of	Section 6 (XIV) Section 6 (XXXII) - **Renewal Notice**

	established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to Moratorium conditions as provided in the policy. The Company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy. **Migration and Portability:** **Migration**: In case of migration of this policy with the Company, the insured can transfer the credits gained to the extent of the Sum Insured and benefits available in the previous policy to the migrated policy. The Company may underwrite the proposal in case of migration, if the insured is not continuously covered for 36 months. **Portability**: a. The insured has the choice to port his / her policies from one Insurer to another. *An Insured desirous of porting his/her policy to another insurer shall apply to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date for renewal.* b. The insured is entitled to transfer the credits gained to the extent of the sum insured and the benefits available in the previous policy, subject to the underwriting policy of the Company c. The Company shall decide and communicate on the proposal upon receipt of information from Existing insurer within prescribed timelines. d. This benefit is not applicable for enhanced sum insured. **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the Company on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits	Section 6 (X) - **Renewal of Policy** Clause VIII Portability of "6 Standard Terms and Conditions" Clause IX Portability of "6 Standard Terms and Conditions"
13	**<u>Your Obligations</u>** Please disclose all pre-existing disease/s or condition /s before buying a policy. Non-disclosure may result in claim not being paid. Disclosure of Material Information during the policy period such as change in Occupation	Section 6 (I) – Disclosure of Information Section 6 (XVIII) – Material Change

	In case the Insured / Insured Person does not comply with the provisions of this clause or other obligations cast upon the Insured / Insured Person under this Policy or in any of the Policy documents, all benefit under the Policy shall be forfeited, at the option of the Company.	Section 6 (XXIII)- Duty of the Insured on occurrence of loss/ event leading to claim

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.
Place:
Date:
Signature of the Policy Holder:

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.