CUSTOMER INFORMATION SHEET

This document provides key information about your policy. For complete details, please refer to the policy document.

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name** Total Recall contamination (Brand Protection) Liability Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0027V01200607	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** This Product offers indemnity to the Insured for its Loss in excess of the deductible, caused by or resulting from any of the following **Insured Events** first discovered during the policy period and reported to the Company during the policy period or up to thirty (30) days after expiry, provided that as of inception of this insurance the Insured were not aware and could not reasonably have been aware of circumstances which could produce a Loss under this insurance. Insured Events – 1.1 ACCIDENTAL CONTAMINATION 1.2 MALICIOUS TAMPERING 1.3 PRODUCT EXTORTION	1. Insured Events
5	**Sum Insured / Scope** As per Policy Schedule	Policy Schedule
6	**Policy Coverage** This Product offers indemnity to the Insured for its Loss in excess of the deductible, caused by or resulting from any of the following **Insured Events** first discovered during the policy period and reported to the Company during the policy period or up to thirty (30) days after expiry, provided that as of inception of this insurance the Insured were not aware and could not reasonably have been aware of circumstances which could produce a Loss under this insurance. Insured Events: 1.1 ACCIDENTAL CONTAMINATION Accidental or unintentional contamination, impairment or mislabelling of	1.Insured Events

	an Insured Product(s), during or result of its production, preparation, manufacture, packaging or distribution; provided that the use or consumption of such Insured Product(s): a) has resulted in or would result in clear, identifiable, internal or external visible physical symptoms of bodily injury, sickness, disease or death of any person(s), within one hundred and twenty (120) days following such consumption or use, or b) has caused or would cause physical damage to (or destruction of) tangible property. 1.2 MALICIOUS TAMPERING Actual, alleged or threatened, intentional, malicious, and wrongful alteration or contamination of the Insured's Product(s), whether or not by an employee of the Insured, so as to render it unfit or dangerous for its intended use or consumption or to create such impression to the public 1.3 PRODUCT EXTORTION Threat or connected series of threats to commit a Malicious Tampering, for the purpose of demanding Ransom Monies, communicated to the Insured	
7	**Add-On Cover** As per Conditions of the Policy Schedule	Policy Schedule
8	**Loss Participation** As per Section Deductible of the Policy Schedule.	Policy Schedule under Deductible
9	**Exclusions** The Company shall not be liable to any loss arising out of, based upon, attributable to or involving, directly or indirectly: 1. Any Accidental Contamination or Malicious Tampering of a product of a competitor similar to an Insured Product(s). 2. Deterioration, decomposition, or transformation of the chemical structure of the Insured Product(s) unless such deterioration, decomposition, or transformation is a result of an Accidental Contamination. This exclusion applies to Insured Event 1.1 Accidental Contamination only. 3. Changes in population, customer tastes, economic conditions, seasonal sales variations, or competitive environment. 4. Any illegal act of any of the Insured's directors, officers or trustees. 5. Any injury, damage, or claim made by a third party arising out of or in connection with the use or consumption of the Insured Product(s). This includes any defence costs related to a third party lawsuit.	5. EXCLUSIONS

6. Intentional violation by the Insured of any governmental regulation in connection with the manufacture, sale, or distribution of any Insured Product(s) or from the use of materials or substances in the manufacturing process which have been banned or declared unsafe by any governmental entity.
7. Nuclear reaction or nuclear radiation or radioactive contamination (except a radioactive tampering specifically aimed at the Insured Product(s)), all whether controlled or uncontrolled, or resulting from any act or condition incident to any of the foregoing, whether such Loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by an Insured Event or otherwise.
8. Any proximate or remote consequence, whether direct or indirect, of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
9. Costs or expenses of any litigation or any proceedings before any governmental body as a result of an Insured Event or otherwise.
10. Failure by any party other than the Insured to adhere to procedures prescribed by the Insured regarding the storage, consumption, or use of an Insured Product(s). This exclusion only applies to Insured Event 1.1 - Accidental Contamination.
11. Any Accidental Contamination arising out of:
    a. Bioengineering, genetic engineering or genetic modification of any Insured Product(s); or
    b. Hormone treatment of any Insured Product(s); or
    c. Irradiation of any Insured Product(s); or
    d. Transmissible Spongiform Encephalopathies (TSE)
12. Any Accidental Contamination arising out of carcinogens, regardless of whether such carcinogens are shown to have other non-carcinogenic effects.
13. 5.13 Any Accidental Contamination that occurs after the Insured has knowledge of a defect or deviation in the production, preparation or manufacture of Insured Product(s), or circumstance(s), which have or are reasonably likely to result in such deviation or defect, and fails to take reasonable corrective action.
14. 5.14 Any Loss arising out of a change in governmental regulations or public perceptions with respect to the safety of any Insured Product(s) or intended ingredients. This exclusion applies to Accidental Contamination only.
15. Notwithstanding any provision in this Policy, this Policy does not insure against:
    i. Loss to land (including land on which property is located), water, growing crops or lawns, or;
    ii. Crop failure due to weather, pest or other cause.

	16. Costs associated with the expense to design or redesign, engineer or re-engineer any product. 17. An event, series of events or circumstance(s) of which an employee, officer or director of the Insured had actual or constructive knowledge prior to the policy inception date. 18. The Policy does not apply to any loss arising out of, based upon, attributable to or involving an actual or alleged act of "terrorism". This exclusion shall not apply when the Insured or an Insured Product is the direct target of the person or group described. Other Exclusion: 1. Cyber Liability Exclusion 2. Absolute Asbestos Exclusion 3. Absolute Lead and Silica Exclusion 4. Aviation Liability Exclusion For detailed exclusions refer to exclusions mentioned under policy schedule Section Exclusions.	
10.	**Special Condition\s and Warranties (if any)** As per Conditions of the Policy Schedule	6. GENERAL CONDITIONS & Policy Schedule
11.	**Admissibility of Claim** Principle of admissibility of claims – All terms and conditions of the policy to be complied (such as Insuring clause and all conditions complied and no exclusion trigger) Principle of denial of claims – (Any exclusion trigger or conditions of the policy not complied with (including duty of care & loss minimization & exclusion w.r.t willful negligence) Below is the **sample claim calculation** for reference**:** Gross Loss Claimed 3,500,000 Gross Loss Assessed 2,700,000 Less Excess 1,500,000 Loss Adjusted 1,200,000	6.32 Notices
12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @**7738282666** Website: ICICI Lombard Website	Part III

Reimbursement Claim Process:

Follow these steps for a smooth and hassle-free claim experience:

Intimate the Claim: Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor.

Survey of Loss: The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report.

Verification and Processing: Our claims department will verify the report and process your claim request.

Offer for Settlement: If your claim is approved, we will send you a settlement offer for your consent.

Claim Payment: Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account.

Explanation for Denial: If your claim is not payable, we will personally explain the reasons to you in detail.

Claim Settlement Time: We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later.

Cancellation Clause:

If You Decide to Cancel: You can cancel your policy anytime with written notice. It will end as soon as we receive it.

If We Need to Cancel: If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect.

Refund of Premium upon Cancellation:

- For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms.
- For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started.

Policy Renewal Date: Refer to the **Period of Insurance** section of the policy schedule.

13.	**Grievance Redressal and Policyholders Protection** We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal:** If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here. If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	Part III (Refer Grievance Clause)
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: ▪ Ensure you provide accurate information when completing your proposal. ▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.	Part III

Declaration by the Policyholder:

I have read and acknowledge the details provided above.

Place:

Date: Signature of the Policyholder

Note: *In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. You can click here to download policy documents.*