

### CUSTOMER INFORMATION SHEET

**This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.**

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number								
1	Product Name	Boiler and Pressure Plant Insurance									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0004V02201718									
3	Structure	State basis of Sum/Limit Insured <ul style="list-style-type: none"> <li>• Indemnity</li> </ul>									
4	Interests Insured	This Policy basically covers loss or damage (Other than by Fire) to insured Boiler or Pressure Plant caused to it, by its own explosion or collapse during the course of its working. The cover can be taken in respect of Boilers and Pressure Plants installed/erected in one place after successful testing.									
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-left: 20px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 50%;">Standard Cover</th> <th style="width: 50%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Boiler and Pressure Plant</td> <td>INR XXXX</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td><b>Total</b></td> <td><b>INR XXXX</b></td> </tr> </tbody> </table>	Standard Cover	Sum Insured	Boiler and Pressure Plant	INR XXXX			<b>Total</b>	<b>INR XXXX</b>	
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6	Policy Coverage	<p>The Company will at its own option by payment or reinstatement or repair indemnify the Insured against –</p> <ol style="list-style-type: none"> <li>1. Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule;</li> <li>2. Damage (other than by fire) to surrounding property of the insured described in the Schedule or to property held by the insured in trust or on commission or for which he is responsible;</li> <li>3. Liability of the Insured at law on account of :               <ol style="list-style-type: none"> <li>a) death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured);</li> <li>b) damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible;</li> </ol> </li> </ol>	Policy Wordings – Preamble								

		caused by and solely due to Explosion or Collapse as hereinafter defined of any Boiler and/or other Pressure Plant described in the Schedule occurring in the course of ordinary working.												
7	Add-on Cover	<table border="1"> <tr> <td><b>Additional Covers</b></td> </tr> <tr> <td><b>1. Escalation</b> - To ensure that, there is no Under-Insurance at any point of time during the currency of Policy.</td> </tr> <tr> <td><b>2. Extra charges for Express Freight, Overtime and Holiday Wages</b> - Incase if the damaged machineries are required to be repaired urgently by incurring these expenses.</td> </tr> <tr> <td><b>3. Air Freight</b> - In case, any spare parts are urgently required to be brought through air which necessitates payment of additional amount.</td> </tr> <tr> <td><b>4. Additional Customs Duty</b> - To cover for additional Customs Duty payable in respect of import of any spare part (as compared to customs duty paid for entire machinery earlier)</td> </tr> <tr> <td><b>5. Third Party Injury/Death or Damage</b> - Compensation payable to Third Parties for injury/death or property damage arising out of indemnifiable damage to insured Boiler/Pressure Plant. However, any injury or death of workmen including apprentice are not covered. This risk can be covered under Employee Compensation Policy.</td> </tr> <tr> <td><b>6. Owners Surrounding Property</b> - Damage to property owned or held in trust by insured arising out of indemnifiable damage to insured Boiler/Pressure Plant.</td> </tr> <tr> <td><b>7. Floater Cover</b> - Under this, the loss or damage happening to insured machinery or equipment is paid for, even if such loss or damage happens outside the insured location. However, the perils covered/scope of the policy remains unaltered.</td> </tr> <tr> <td><b>8. Waiver of Betterment</b> - In the event of loss or damage to insured item requiring replacement of parts, the company will allow the replacement of next higher version or technically superior part if the part which has suffered damage is not available any more in view of technological advancement.</td> </tr> <tr> <td><b>9. Omission to Insure additions, alterations</b> - In case of loss or damage to any new equipment or machinery that is not specifically informed or declared to the company, the company shall consider payment of claim in respect of such machinery/equipment subject to maximum limit of 5% of sum insured mentioned in the policy schedule</td> </tr> <tr> <td><b>10. Non Vitiation Clause / Multiple Insured Clause</b> - In policies, where there are more than one insureds, the actions or inactions (other than fraud) of any one of them will not prejudice rights of other insureds to stake a claim against the company.</td> </tr> </table>	<b>Additional Covers</b>	<b>1. Escalation</b> - To ensure that, there is no Under-Insurance at any point of time during the currency of Policy.	<b>2. Extra charges for Express Freight, Overtime and Holiday Wages</b> - Incase if the damaged machineries are required to be repaired urgently by incurring these expenses.	<b>3. Air Freight</b> - In case, any spare parts are urgently required to be brought through air which necessitates payment of additional amount.	<b>4. Additional Customs Duty</b> - To cover for additional Customs Duty payable in respect of import of any spare part (as compared to customs duty paid for entire machinery earlier)	<b>5. Third Party Injury/Death or Damage</b> - Compensation payable to Third Parties for injury/death or property damage arising out of indemnifiable damage to insured Boiler/Pressure Plant. However, any injury or death of workmen including apprentice are not covered. This risk can be covered under Employee Compensation Policy.	<b>6. Owners Surrounding Property</b> - Damage to property owned or held in trust by insured arising out of indemnifiable damage to insured Boiler/Pressure Plant.	<b>7. Floater Cover</b> - Under this, the loss or damage happening to insured machinery or equipment is paid for, even if such loss or damage happens outside the insured location. However, the perils covered/scope of the policy remains unaltered.	<b>8. Waiver of Betterment</b> - In the event of loss or damage to insured item requiring replacement of parts, the company will allow the replacement of next higher version or technically superior part if the part which has suffered damage is not available any more in view of technological advancement.	<b>9. Omission to Insure additions, alterations</b> - In case of loss or damage to any new equipment or machinery that is not specifically informed or declared to the company, the company shall consider payment of claim in respect of such machinery/equipment subject to maximum limit of 5% of sum insured mentioned in the policy schedule	<b>10. Non Vitiation Clause / Multiple Insured Clause</b> - In policies, where there are more than one insureds, the actions or inactions (other than fraud) of any one of them will not prejudice rights of other insureds to stake a claim against the company.	Add on wordings
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		<p><b>11. Omission to Insure/ Inadvertent Omission:</b> In case of loss or damage to any equipment or machinery that is not specifically informed or declared to the company or for which the insured is responsible, the company shall consider payment of claim in respect of such machinery/equipment, subject to maximum limit of 5% or 10% of sum insured as may be specifically mentioned in the policy schedule.</p>																			
		<p><b>12. Professional Fee</b> - Under this, subject to prior approval from the company, the additional expenses incurred for Professional advice of Architects, Engineers, Surveyors, etc. are paid for.</p>																			
		<p><b>13. Claims Preparation Cost</b> - Under this, subject to prior approval from the company, the expenses incurred in preparing detailed bill, estimate, and Proforma invoice or for obtaining documents in support of cause of claim or quantum of the claim, is paid for.</p>																			
		<p><b>14. Cover for mobile and portable equipment outside the premises</b> - Under this, the scope of the policy stands extended to include even such equipments/machineries/instruments which are mobile or portable in nature. The loss or damage occurring outside the insured location also stands covered subject to territorial limits as mentioned in the policy, however the perils or nature of damage remaining the same as in original policy or schedule.</p>																			
		<p><b>15. Parts Undamaged Clause</b> - Under this subject to prior approval from the company, the insured is indemnified even in respect of replacement of parts which are undamaged if such replacement is essential to prevent the recurrence of loss and by such replacement there is no technological improvement in terms of functioning, capacity etc.</p>																			
		<p><b>16. Claims Investigation Cost</b> - Under this, subject to prior approval from the company, the expenses incurred by the insured in investigating &amp; ascertaining the nature, cause or exact location of loss is also, paid for.</p>																			
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		6. Additional Customs Duty	IRDAN152RP0004 V02201718/A0010 V01201718	INR XXXX	
		7. Waiver of Betterment	IRDAN152RP0004 V02201718/A0012 V01201718	INR XXXX	
		8. Omission to insure Additions, Alterations	IRDAN152RP0004 V02201718/A0013 V01201718	INR XXXX	
		9. Non Vitiation Clause/ Multiple Insured Clause	NA	INR XXXX	
		10. Omission to insure/Inadvertent omission	IRDAN152RP0004 V02201718/A0014 V01201718	INR XXXX	
		11. Professional Fee	IRDAN152RP0004 V02201718/A0015 V01201718	INR XXXX	
		12. Claims Preparation Cost	IRDAN152RP0004 V02201718/A0016 V01201718	INR XXXX	
		13. Cover for Mobile and Portable Equipments outside the Premises	IRDAN152RP0004 V02201718/A0017 V01201718	INR XXXX	
		14. Floater Clause	IRDAN152RP0004 V02201718/A0011 V01201718	INR XXXX	
		15. Parts Undamaged Clause	IRDAN152RP0004 V02201718/A0018 V01201718	INR XXXX	
		16. Claims Investigation Cost	IRDAN152RP0004 V02201718/A0019 V01201718	INR XXXX	
8	Loss Participation	<b>Deductible: As per Policy Schedule/Wording</b>			

9	Exclusions	<p>The policy will not pay for loss occurring due to/ Caused by or attributable to,</p> <ul style="list-style-type: none"> <li>• Fire and Allied Perils including Natural calamities such as Flood, Storm, Earthquake etc.</li> <li>• War and Allied Perils-War like operation, Riot &amp; Strike, Act of foreign enemy, malicious damage.</li> <li>• Nuclear Activity/Materials-Nuclear reaction, nuclear radiation, radioactive contamination.</li> <li>• Loss or damage resulting from overload experiments, abnormal working conditions.</li> <li>• Gradually developing defects, Cracks, Wear and Tear.</li> <li>• Failure of joints in steam or feed pipes, Damage due to bulging or deformation unless the same results in explosion</li> <li>• Consequential loss</li> <li>• Gross Negligence or Wilful Negligence of insured or insured's representative</li> <li>• Excess which means the First part of claim that has to be borne by the Insured</li> <li>• Liability assumed by agreement which would not have been there otherwise.</li> <li>• Loss or damage for which the manufacturer or supplier is responsible</li> </ul> <p><b>For complete list of exclusions including Section-wise exclusions, refer the Policy Schedule/Wording</b></p>	
10	Special Conditions and Warranties (if any)	<p><b>Special Conditions</b></p> <ul style="list-style-type: none"> <li>• As per Policy Schedule/Wording</li> </ul> <p><b>Explain obligations of the Policyholder</b></p> <p>a) The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturer's Instructions for operating inspection and overhaul, as well as Government statutory municipal and all other binding regulations including the rules under the Indian Boilers Act in force concerning the operation and maintenance of the insured Boilers and Pressure Plants.</p> <p>b) The Company's officials shall at all reasonable times have the right to inspect and examine any Boiler and Pressure Plant or any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the Inspecting official's report, which shall however be treated as strictly confidential both by the Insured and the Company. Whenever arrangements have been made for a 'Thorough Inspection' of Boiler or Pressure Plant the Insured shall cause the Boiler or Pressure Plant to be stopped,</p>	Policy Wording – Conditions- Clause 9. Obligations of the Insured

		<p>emptied and properly cleaned inside and outside and rendered accessible in every part, so far as its construction will allow.</p> <p>c) In the event of any</p> <p>i) Material change in the original risk</p> <p>ii) Alteration, modification or addition to an insured item</p> <p>iii) Departure from prescribed operating conditions whereby the risk of loss or damage increases</p> <p>iv) Changes in the Insured's interest (such as discontinuation of liquidation of the businesses or business or being placed in receivership)</p> <p>taking place, the Policy shall be void unless its continuance be agreed by endorsement signed by the Company</p>																	
11	Admissibility of Claim	<p>In the event of any occurrence which might give rise to a claim under this Policy the Insured shall –</p> <p>a) Immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.</p> <p>b) Take all reasonable steps within his power to minimise the extent of the loss or damage or liability;</p> <p>c) Preserve the damage or defective parts and make them available for inspection by an official or surveyor of the Company;</p> <p>d) Furnish all such information and documentary evidence as the Company may require.</p> <p>The Company shall not be liable for any loss or damage of which notice and completed form have not been received by the Company within Fourteen days of its occurrence</p> <p><b>• Sample claim calculation process</b></p> <p>Enterprise ABC has Boiler and Pressure Plant Insurance policy and their Insured Property suffered a damage due to any of the insured peril. The claim amount for this will be calculated as below:</p> <table border="1"> <thead> <tr> <th>Details</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Repair/replacement cost</td> <td>5,00,000</td> </tr> <tr> <td>Amount assessed by surveyor</td> <td>4,00,000</td> </tr> <tr> <td>Less: Depreciation (if reinstatement is not completed)</td> <td>50,000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>5000</td> </tr> <tr> <td>Less: Underinsurance, if applicable</td> <td>0</td> </tr> <tr> <td>Deductible/Excess as per policy(Say Min:)</td> <td>10000</td> </tr> <tr> <td><b>Total Claim payable</b></td> <td><b>3,35,000</b></td> </tr> </tbody> </table> <p><i>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</i></p>	Details	Amount (INR)	Repair/replacement cost	5,00,000	Amount assessed by surveyor	4,00,000	Less: Depreciation (if reinstatement is not completed)	50,000	Less: Salvage, if applicable	5000	Less: Underinsurance, if applicable	0	Deductible/Excess as per policy(Say Min:)	10000	<b>Total Claim payable</b>	<b>3,35,000</b>	Policy Wording – Conditions – Clause 10. Duties following an accident
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM)</li> <li>Website / Email: <a href="http://www.zurichkotak.com/care@zurichkotak.com">www.zurichkotak.com/care@zurichkotak.com</a></li> <li>Details of designated company officials to be contacted in time of claim: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> </ul> <p><b>Details of procedure to be followed for reimbursement of claim</b></p> <p>The Company shall not be liable for any loss or damage of which notice and completed form have not been received by the Company within Fourteen days of its occurrence.</p> <p>Upon notification of a claim being given to the Company the Insured may proceed with the repair of any minor damage not exceeding INR 2,500/- provided that the carrying out of such repair is without prejudice to any question of liability of the Company and any damaged part requiring replacement is kept for inspection by the Company but in all other cases a representative of the Company shall have the opportunity of inspecting the damage before any alterations, repair or replacements are effected. Nothing contained herein shall prevent the Insured from taking such steps as are absolutely necessary to maintain the operation of the Plant.</p> <ul style="list-style-type: none"> <li><b>Turn Around Time (TAT) for claims settlement</b></li> </ul> <table border="1" data-bbox="486 1176 1173 1512"> <tr> <td>Appointment of surveyor</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*</td> </tr> </table> <p><i>*This timeline will not apply in case of policies issued on the property/building on reinstatement value basis.</i></p> <p><b>Escalation Matrix when TAT is not satisfied</b></p> <table border="1" data-bbox="446 1668 1228 1948"> <tr> <td rowspan="3">Level 1</td> <td>East and North: <a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a></td> </tr> <tr> <td>West: <a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a></td> </tr> <tr> <td>South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a></td> </tr> <tr> <td>Level 2</td> <td><a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a></td> </tr> </table>	Appointment of surveyor	Within 24 hours of reporting of claim	Submission of final survey report	Within 15 days of allocation	Settlement of claims	Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*	Level 1	East and North: <a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a>	West: <a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a>	South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a>	Level 2	<a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a>	Policy Wording – Conditions – Clause 10. Duties following an accident
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	South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a>														
Level 2	<a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a>														

13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a>.</p> <p>In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a>. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to <a href="mailto:seniorgrievanceofficer@zurichkotak.com">seniorgrievanceofficer@zurichkotak.com</a>/<a href="mailto:chiefgrievanceofficer@zurichkotak.com">chiefgrievanceofficer@zurichkotak.com</a>.</p> <p>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: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I of Policy wordings.</p> <p>The details of the Insurance Ombudsman/Complete Grievance Redressal Process is also available at Company's website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></p> <p>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsman: <a href="http://www.cioins.co.in/Ombudsman">www.cioins.co.in/Ombudsman</a>.</p>	Policy Wording – Grievance
14	Obligations of the Policyholder/	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul> <p>Material Information for the purpose of this policy shall mean all the necessary and relevant information sought by the company in the proposal form and other connected documents to be read in conjunction with Policy Schedule and Policy Wordings.</p>	

### Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

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**Note:**

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.