

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	Burglary Secure																	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0007V02201617																	
3	Structure	State basis of Sum/Limit Insured <ul style="list-style-type: none"> Indemnity First loss basis 																	
4	Interests Insured	This Policy is suitable for Individuals, Small and Medium and large Business establishments to cover property contained in the premises, stocks owned or for which insured is responsible or held in trust and/or commission. It also covers cash, valuables, securities kept in a locked safe or cash box in locked steel cupboard on specific request.																	
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="width: 60%;">Covers</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Stock (Description required)</td> <td>INR XXXX</td> </tr> <tr> <td>Goods held by the proposer in trust or commission for which he is responsible</td> <td>INR XXXX</td> </tr> <tr> <td>Machinery</td> <td>INR XXXX</td> </tr> <tr> <td>Furniture, Fixtures and Fittings</td> <td>INR XXXX</td> </tr> <tr> <td>Money in locked Safe</td> <td>INR XXXX</td> </tr> <tr> <td>Others – Specify</td> <td>INR XXXX</td> </tr> <tr> <td>Specify Maker's name and specification of safe (Height, width, depth and weight)</td> <td>INR XXXX</td> </tr> </tbody> </table> First Loss % First Loss Sum Insured:	Covers	Sum Insured	Stock (Description required)	INR XXXX	Goods held by the proposer in trust or commission for which he is responsible	INR XXXX	Machinery	INR XXXX	Furniture, Fixtures and Fittings	INR XXXX	Money in locked Safe	INR XXXX	Others – Specify	INR XXXX	Specify Maker's name and specification of safe (Height, width, depth and weight)	INR XXXX	
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6	Policy Coverage	The coverages available under this policy are listed below and will be applicable as mentioned in the Policy Schedule.	Policy Wordings – Clause A (Scope Of Cover) & B. (Additional Benefits)																

		Covers			Automatically Provided By This Policy)
Sr. No.	Covers	Sum Insured			
1	Property described hereto that shall be lost destroyed or damaged by Burglary or Housebreaking				
2	Damage to Risk Premises				
3	Injury during Burglary and/or Housebreaking 1.1 Death 1.2 Permanent Total Disablement (PTD)				
4	Clothing and Personal Effects				
5	Money				
7	Add-on Cover	<ol style="list-style-type: none"> Theft Cover – Policy can be extended to cover loss or damage to insured property as defined in the policy schedule arising out of theft. Riot, Strike and Malicious damage: Policy can be extended to cover Loss of or visible physical damage or destruction by external violent means directly caused to the property insured Agreed Bank Clause - All policies in which a Bank/Financial Institution has interest shall be issued in the name of Bank/Financial Institution and owner or mortgagor and shall contain a suitable clause to protect their interest Designation of Property Clause - For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books Reinstatement Value Policies Clause - In the event of the property insured under the policy being destroyed or damaged, the basis upon which the amount payable under the policy is to be calculated shall be cost of 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 the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby. Floater Clause - the sum Insured in aggregate under the policy is available for any one, more, or all locations as specified in the policy in respect of movable property. First Loss Clause - First loss coverage involves the selection by the Insured of a Sum Insured for a particular item of property covered, which is lower than the total replacement value of the property at the Insured's premises. Contract Price Clause - This clause can be given only for the imported goods. Indemnity for the goods will be done on contract price basis where due to insured perils, sale of the goods / sale contract of the goods is cancelled. Local Authority Clause - Reinstatement Value Policy may be extended to cover additional cost of reinstatement solely by reason of the necessity to comply with the regulations of local authority 			Add-on Wording

		<p>10. Escalation Clause - In consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate on the under noted items(s) the Sum(s) Insured thereby shall, during the period of insurance, be increased each day by an amount representing 1/365th of the specified percentage increase per annum.</p> <p>11. Police intimation clause - Warranted that the Police be intimated and FIR obtained within 15 days of occurrence of an insured event.</p>																																					
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8	Loss Participation	Deductible: As per Policy Schedule/Wordings																																					
9	Exclusions	<p>This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy</p> <ol style="list-style-type: none"> Loss or damage by fire or explosion however caused Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons. Loss or damage caused by wear and tear or gradual deterioration. Loss or damage occasioned by loot, sack, spillage or pilferage. Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception. Theft or attempted theft from yards, gardens, open spaces or out-buildings unless the contents there of are specifically insured by the Policy. Consequential loss or damage or legal liability of any kind. Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by or which either in origin or extent directly or indirectly, proximately or remotely, arise out of or in connection with earthquake, volcanic eruption, typhoon 	Policy Wordings – D. General Exclusions																																				

		<p>hurricane, tornado, cyclone, or other convulsion of nature or atmosphere disturbance, or war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot & strike, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege or any of the events or cause which determine the proclamation or maintenance of martial law or state of siege.</p> <p>Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently or the existence of such abnormal conditions. In any action, suit or other proceedings, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.</p> <p>9. Terrorism Damage Exclusion Warranty</p> <p>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.</p> <p>For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, 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 for such purposes.</p> <p>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.</p> <p>10. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to by or arising from nuclear weapons material.</p>	
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10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> As per policy schedule/ wordings <p>Explain obligations of the Policyholder</p> <p>Reasonable Care - The Insured shall take all ordinary and reasonable precautions for the safety of the property insured, and shall as far as practicable make use of all locks, bolts, fastenings and other means of securing any safes, strong-rooms and premises which such property is contained therein. If the property insured shall include items pertaining to a business or profession, the Insured shall keep complete and accurate books of account, and in relation to any merchandise, stock-in-trade or property of a similar nature, the Insured shall keep a complete and accurate record of all business purchases, sales and deliveries in and out of the premises, and such record shall be regularly entered up as soon as such purchases sales or deliveries shall have taken place.</p>	Policy Wordings – E. General Terms and Conditions
11	Admissibility of Claim	<p>On the happening of any loss or damage the Insured shall forthwith give notice thereof in writing to the Police and also to the Company detailing the circumstances of the case and shall within seven days after such loss or damage shall have come to the Insured's knowledge and at the Insured's own expense deliver to the Company a claim in writing and containing as particular an account as may be reasonably practicable of all the property lost or damaged and of the amount of the loss or damage in respect thereof respectively having regard to its value at the time of the loss or damage and also of the damage (if any) to the premises.</p>	Policy Wordings – E. General Terms and Conditions

		<ul style="list-style-type: none"> • Sample claim calculation process <p>Mr. ABC has Burglary Secure policy and his home suffered a damage due to any of the insured peril. The claim amount for this will be calculated as below:</p> <table border="1" data-bbox="434 398 1189 712"> <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 Applicable)</td> <td>50,000</td> </tr> <tr> <td>Less: Salvage, (if applicable)</td> <td>5000</td> </tr> <tr> <td>Less: Under Insurance (If applicable)</td> <td>0</td> </tr> <tr> <td>Compulsory deductible (as per policy)</td> <td>5000</td> </tr> <tr> <td>Total Claim payable</td> <td>3,40,000</td> </tr> </tbody> </table> <p>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</p>	Details	Amount (INR)	Repair/replacement cost	5,00,000	Amount assessed by surveyor	4,00,000	Less: Depreciation (if Applicable)	50,000	Less: Salvage, (if applicable)	5000	Less: Under Insurance (If applicable)	0	Compulsory deductible (as per policy)	5000	Total Claim payable	3,40,000	
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM) • Website / Email: www.zurichkotak.com/ care@zurichkotak.com • Details of designated company officials to be contacted in time of claim: care@zurichkotak.com <p>Details of procedure to be followed for reimbursement of claim</p> <p>The Insured shall also produce and give to the Company when where and to whom and in a manner required by the Company and at the Insured's own expense all such books of account, vouchers, invoices, documents, proofs and information as may be reasonably required and the Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that the loss or damage claimed for has actually arisen from one of the causes insured against and that the property in respect of which a claim is made is not merely mislaid or missing.</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="475 1473 1161 1814"> <tbody> <tr> <td>Appointment of surveyor</td> <td>of</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td></td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>of</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> </tbody> </table> <p>* This timeline will apply where surveyors are appointed</p>	Appointment of surveyor	of	Within 24 hours of reporting of claim	Submission of final survey report		Within 15 days of allocation	Settlement of claims	of	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*	Policy Wordings – E. General Terms and Conditions							
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		<p style="text-align: center;">Escalation Matrix when TAT is not satisfied</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;">Level 1</td> <td>East and North: CommercialclaimsNorth&East@zurichkotak.com</td> </tr> <tr> <td></td> <td>West: CommercialclaimsWest@zurichkotak.com</td> </tr> <tr> <td></td> <td>South: CommercialclaimsSouth@zurichkotak.com</td> </tr> <tr> <td>Level 2</td> <td>CommercialclaimsHO@zurichkotak.com</td> </tr> </table>	Level 1	East and North: CommercialclaimsNorth&East@zurichkotak.com		West: CommercialclaimsWest@zurichkotak.com		South: CommercialclaimsSouth@zurichkotak.com	Level 2	CommercialclaimsHO@zurichkotak.com	
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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 care@zurichkotak.com.</p> <p>In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com / chiefgrievanceofficer@zurichkotak.com</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: https://bimabharosa.irdai.gov.in.</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: www.zurichkotak.com</p> <p>The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman</p>	Policy Wordings – G. Grievances								

14	Obligations of the Policyholder/	<ul style="list-style-type: none">• To disclose all information correctly sought by the insurer at time of filling the proposal form• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately• Non-disclosure of material information may affect the claim settlement.• Disclosure of other material information during the policy period. <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>	
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Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

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