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	Shop Secure (Bharat Sookshma Udyam Suraksha)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0011V03201920	
3	Structure	State basis of Sum/Limit Insured • Indemnity *(For section wise details, please refer policy schedule/wordings)	
4	Interests Insured	This is a comprehensive package policy designed exclusively for business owners/Shop owners with intent to provide absolute protection under one policy. Covers we provide under this policy can be tailored as per the individual requirements, providing all essential covers as standard with the option to select additional cover if required. **Scope of the Policy:** **Bharat Sookshma Udyam Suraksha (Section I)** Covers loss or damage to the insured property by any of the perils specified. Additionally add-on covers may be available to enhance the scope of insurance protection. **Business Interruption- Fire (Section II)** If the property insured is damaged or destroyed by the perils covered under the policy and as a consequence the business carried on by the insured at the premises is interrupted or interfered with, the policy will cover the amount of loss resulting from such interruption or interference. **Burglary & Housebreaking (Section III)** Covers loss or damage to the insured property due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises). **Electronic Equipment (Section IV)** This covers actual loss or damage to insured equipment's due to perils such as, Fire, Lightning, Riot & Strike, Explosion, Burglary, House Breaking, Theft, Flood, Earthquake, Subsidence, Landslide, Rockslide, Electrical or Mechanical breakdown, etc. **Machinery Breakdown (Section V)** Covers against unforeseen and sudden physical damage to the insured property whilst in the premises.	

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		All Risks (Section VI) Covers loss or damage to the insured property which are movable in nature from perils unless specifically excluded. **Money (Section VII)** Covers loss of money whilst in transfer from/to insured premises to designated location along with money kept in counter, safe or strong room. **Fidelity (Section VIII)** Covers direct pecuniary loss sustained by the insured by reason of fraud/dishonesty committed by the insured's employees. **Plate Glass (Section IX)** Covers accidental breakage or damage to any of the insured plate glass in the insured premises. **Signage (Section X)** Covers loss of or damage to the insured neon/glow signs by perils specified. **Baggage (Section XI)** Covers loss or damage to baggage due to accident or personal mishap suffered by insured whilst on journey. **Pedal Cycle (Section XII)** Covers unforeseen and sudden accidental loss of or damage to the insured pedal cycles. **Personal Accident (Section XIII)** In the event of accidental death or bodily injury to the insured employees, the policy will pay benefit payment to the employee or nominee as per the Benefits Table. **Employee Compensation (Section XIV)** Cover for the compensation which the insured is liable to pay towards his employees for personal injury sustained by accident or disease arising out of and in the course of employment by the Insured in the business. **Public Liability (Section XV)** Covers the legal liability of the insured in respect of claims arising out of accidents occurring in the insured premises. **Tenant Legal Liability (Section XVI)** If case the insured is a tenant at the given premises, the cover will protect the property from tenant caused damages. ***(Insurance under Section I and any one other Section is mandatory)**	

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<table>
<tr><td>5</td><td>Sum Insured</td><td>
<table>
<tr><th>Sections</th><th>Sum Insured/ Limit of Indemnity (INR)</th></tr>
<tr><td>Section I - Fire and Special perils</td><td>XXXX</td></tr>
<tr><td>Section II - Business Interruption (Fire)</td><td>XXXX</td></tr>
<tr><td>Section III- Burglary and Housebreaking</td><td>XXXX</td></tr>
<tr><td>Section IV- Electronic Equipment</td><td>XXXX</td></tr>
<tr><td>Section V – Machinery Breakdown</td><td>XXXX</td></tr>
<tr><td>Section VI – All Risk</td><td>XXXX</td></tr>
<tr><td>Section VII- Money</td><td>XXXX</td></tr>
<tr><td>Section VIII- Fidelity</td><td>XXXX</td></tr>
<tr><td>Section IX- Plate Glass</td><td>XXXX</td></tr>
<tr><td>Section X- Signage</td><td>XXXX</td></tr>
<tr><td>Section XI- Baggage</td><td>XXXX</td></tr>
<tr><td>Section XII- Pedal Cycle</td><td>XXXX</td></tr>
<tr><td>Section XIII- Personal Accident</td><td>XXXX</td></tr>
<tr><td>Section XIV- Employee Compensation</td><td>XXXX</td></tr>
<tr><td>Section XV- Public Liability</td><td>XXXX</td></tr>
<tr><td>Section XVI- Tenant Legal Liability</td><td>XXXX</td></tr>
</table>
</td><td></td></tr>
<tr><td>6</td><td>Policy Coverage</td><td>This is a comprehensive package policy designed exclusively for business owners/Shop owners with intent to provide absolute protection under one policy. Covers we provide under this policy can be tailored as per the individual requirements, providing all essential covers as standard with the option to select additional cover if required.

Scope of the Policy:

Bharat Sookshma Udyam Suraksha (Section I)
Covers loss or damage to the insured property by any of the perils specified. Additionally add-on covers may be available to enhance the scope of insurance protection.

Business Interruption- Fire (Section II)
If the property insured is damaged or destroyed by the perils covered under the policy and as a consequence the business carried on by the insured at the premises is interrupted or interfered with, the policy will cover the amount of loss resulting from such interruption or interference.

Burglary & Housebreaking (Section III)
Covers loss or damage to the insured property due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises).

Electronic Equipment (Section IV)</td><td>Prospectus</td></tr>
</table>

		This covers actual loss or damage to insured equipment's due to perils such as, Fire, Lightning, Riot & Strike, Explosion, Burglary, House Breaking, Theft, Flood, Earthquake, Subsidence, Landslide, Rockslide, Electrical or Mechanical breakdown, etc. **Machinery Breakdown (Section V)** Covers against unforeseen and sudden physical damage to the insured property whilst in the premises. **All Risks (Section VI)** Covers loss or damage to the insured property which are movable in nature from perils unless specifically excluded. **Money (Section VII)** Covers loss of money whilst in transfer from/to insured premises to designated location along with money kept in counter, safe or strong room. **Fidelity (Section VIII)** Covers direct pecuniary loss sustained by the insured by reason of fraud/dishonesty committed by the insured's employees. **Plate Glass (Section IX)** Covers accidental breakage or damage to any of the insured plate glass in the insured premises. **Signage (Section X)** Covers loss of or damage to the insured neon/glow signs by perils specified. **Baggage (Section XI)** Covers loss or damage to baggage due to accident or personal mishap suffered by insured whilst on journey. **Pedal Cycle (Section XII)** Covers unforeseen and sudden accidental loss of or damage to the insured pedal cycles. **Personal Accident (Section XIII)** In the event of accidental death or bodily injury to the insured employees, the policy will pay benefit payment to the employee or nominee as per the Benefits Table. **Employee Compensation (Section XIV)** Cover for the compensation which the insured is liable to pay towards his employees for personal injury sustained by accident or disease arising out of and in the course of employment by the Insured in the business. **Public Liability (Section XV)** Covers the legal liability of the insured in respect of claims arising out of accidents occurring in the insured premises. **Tenant Legal Liability (Section XVI)**	

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		If case the insured is a tenant at the given premises, the cover will protect the property from tenant caused damages. ***(Insurance under Section I and any one other Section is mandatory)**	
7	Add-on Cover	<u>SECTION I- BHARAT SOOKSHMA UDYAM SURAKSHA</u> **Agreed Bank Clause:** 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. **Declaration Policy for Stocks:** Cover Your Stock on receipt of provisional premium based on Your declaration of the value of Stock, the premium being liable to be adjusted at expiry of the Policy Period. <u>SECTION II- BUSINESS INTERRUPTION (FIRE)</u> **Professional Accountant Fees:** The Company will pay to the Insured the reasonable charges payable by Insured to their professional accountants for producing such particulars or details or any other proofs, information or evidence as may be required by Company and reporting that such particulars or details are in accordance with the Insured's books of account or other business books or documents provided that the sum of the amount payable under this clause shall not exceed the limit stated in the Schedule **Claims Preparation Cost:** This Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details in support of any claim as may be required by the Company in accordance with the terms and conditions of the Policy. **Ingress/Egress:** This policy is extended to include the actual loss sustained by the Insured from the necessary Interruption of Business or extra expense incurred as covered hereunder, during the length of time, not exceeding four consecutive weeks, when as a direct result of a peril insured against hereunder within 1 Km radius of the Insured's premises, ingress to or egress from the Insured's premises is prevented. **Earthquake (Fire And Shock):** Cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake **Terrorism Damage Cover Endorsement (Material Damage And Loss Of Profit) (*):** Terrorism cover can be provided by way of this endorsement <u>SECTION III- BURGLARY AND HOUSEBREAKING</u> **Theft Cover:** The policy extends to cover loss or damage to insured property as defined in the policy schedule arising out of theft.	Add-on Wording

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		Riot, Strike And Malicious Damage: The policy extends to cover Loss of or visible physical damage or destruction by external violent means directly caused to the property. **First Loss Basis Clause:** The Sum insured is on the First Loss Basis in proportion of ___% of 100% Sum Insured, amounting to a value as stated in the Schedule. It is further declared and agreed that in the event of the total value of items at risk at the time of loss being greater than the total value declared for purpose of this cover and incorporated in the Schedule, insured shall be considered as being their own insurer, for the difference, and shall bear a rateable share of the loss accordingly. <u>SECTION IV- ELECTRONIC EQUIPMENTS / APPLIANCES</u> **Terrorism Damage Inclusion Endorsement:** Terrorism cover can be provided by way of this endorsement <u>SECTION VI- ALL RISK</u> **Geographical Scope – Worldwide:** It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the relevant section of this policy is extended to provide worldwide coverage. **Mechanical Or Electrical Breakdown:** It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the Mechanical or Electrical derangement/breakdown Exclusion Warranty of forming part of this Section mentioned stands deleted. <u>SECTION VII- MONEY</u> **Assault Risk:** The Policy extends to cover an injury occurring within twelve (12) months suffered by the: Owner, partner, proprietor, director or Authorised Employee of the Insured, in the case of Money on Insured Premises or in transit, or during a Robbery/ Burglary/ House breaking/ Theft or attempted Theft and such injury is the sole cause of i)Death; ii)Total and permanent loss of sight in one or both eyes; iii)Total and permanent loss of one or both hands or feet; **Extension to cover Off roll/ Contractor's Employees:** On payment of additional premium, it is hereby declared and agreed that the Policy extends to cover loss of Money In Transit, whilst carried by the Insured's Off roll Employees/ Contractor's Employees occasioned by Robbery, Theft or any other fortuitous cause. **Strike, Riot and Civil Commotion:** The Policy stands extended to pay for loss of Money in counter or Safe due to Strike, Riot and Civil Commotion subject to no Employee or Insured or family members of Insured being privy to it. **Theft:** The Policy stands extended to include the Theft of Money in cash counter caused by persons other than cashiers/ Authorised	

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		Employees specifically entrusted with the responsibility of handling cash. **Damage to Safe:** The Policy stands extended to include damage to Safe caused by perpetrators while causing the loss. The Claim under this cover is payable only subject to Claim for Cash in Safe being payable and up to maximum of 5% of limits set forth for cash in Safe and within overall limits as mentioned in the Policy Schedule specifically in respect of Cash in Safe. **Use of Duplicate Key:** The Policy stands extended to include loss of Money in Safe by use of duplicate key. **Infidelity of Cash Carrying Employees:** The Policy stands extended to include loss of Money In Transit caused by infidelity acts of cash carrying Employees specifically entrusted with the responsibility of cash carrying and discovered within 30 days from the date of the transit or as mentioned in the Policy Schedule. **Cash kept overnight at Key Person's house:** On payment of additional premium and subject to limits set forth for Money in Safe, it is hereby declared and agreed that, the Policy stands extended to include Policy loss of Money kept at Insured's/ Proprietor's/ Partner's/ Director's house, kept separately and away from personal cash/valuables during overnight due to situations such as continuous bank holiday or Riot & Strike preventing the Insured/such people from depositing the Money in bank. Subject otherwise to conditions set forth in the Policy including definition of Safe. **Loss of personal effects of Employees:** On payment of additional premium, it is hereby agreed and declared that, the Policy stands extended to include loss or damage to personal effects of Employees caused during the acts of Burglary or Housebreaking, Hold up covered under the Policy. **Terrorism Damage Cover:** 10.1 Money in counter or Safe On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to pay for loss of Money in counter or Safe due to Act of Terrorism. 10.2 Money In Transit On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to pay for loss of Money in transit due to Act of Terrorism. <u>SECTION VIII- FIDELITY</u> **Additional Expenses Extension:** The Insured will be indemnified towards expenses reasonably incurred towards substantiating the claim. **<u>SECTION XI- BAGGAGE</u>**	

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Geographical Scope – Worldwide: It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the relevant section of this policy is extended to provide worldwide coverage.

SECTION WHEREVER THE SAME IS APPLICABLE
A. Terrorism Damage Inclusion Endorsement
B. Terrorism Damage Cover Endorsement
Terrorism cover can be provided by way of this endorsement

Add-On Name	UIN	Sum Insured
Section I- Bharat Sookshma Udyam Suraksha		
Agreed Bank Clause	xxx	INR XXX
Declaration Policy For Stocks	xxx	INR XXX
Section II- Business Interruption (Fire)	xxx	INR XXX
Professional Accountant Fees	xxx	INR XXX
Claims Preparation Cost	xxx	INR XXX
Ingress/Egress	xxx	INR XXX
Earthquake (Fire And Shock)	xxx	INR XXX
Terrorism Damage Cover Endorsement (Material Damage And Loss Of Profit)	xxx	INR XXX
Section III- Burglary And Housebreaking	xxx	INR XXX
Theft Cover	xxx	INR XXX
Riot, Strike And Malicious Damage	xxx	INR XXX
First Loss Basis Clause	xxx	INR XXX
Section IV- Electronic Equipments / Appliances	xxx	INR XXX
Terrorism Damage Inclusion Endorsement	xxx	INR XXX
Section VI- All Risk	xxx	INR XXX
Geographical Scope – Worldwide	xxx	INR XXX
Mechanical Or Electrical Breakdown	xxx	INR XXX
Section VII- Money	xxx	INR XXX
Assault Risk	xxx	INR XXX
Extension To Cover Off Roll/ Contractor's Employees	xxx	INR XXX
Strike, Riot And Civil Commotion	xxx	INR XXX
Theft	xxx	INR XXX
Damage To Safe	xxx	INR XXX
Use Of Duplicate Key	xxx	INR XXX
Infidelity Of Cash Carrying Employees	xxx	INR XXX
Cash Kept Overnight At Key Person's House	xxx	INR XXX
Loss Of Personal Effects Of Employees	xxx	INR XXX
Terrorism Damage Cover	xxx	INR XXX

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		Section VIII- Fidelity	xxx	INR XXX	
		Additional Expenses Extension	xxx	INR XXX	
		Section XI- Baggage	xxx	INR XXX	
		Geographical Scope - Worldwide	xxx	INR XXX	
		Section Wherever The Same Is Applicable	xxx	INR XXX	
		A. Terrorism Damage Inclusion Endorsement	xxx	INR XXX	
		B. Terrorism Damage Cover Endorsement	xxx	INR XXX	
8	Loss Participation	**Deductible**: **As per Policy Schedule/Wordings**			
9	Exclusions	**Main or other General Exclusions:** The policy will not pay for loss occurring due to, • Deductible/ Excess, as stated in the Schedule, to be borne by Insured for each and every claim • War & Allied Perils • Terrorism • Nuclear Activity/Materials • Pollution and/or contamination • Any circumstance, fact or mater of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period. • Consequential loss other than those covered under Business Interruption section ***For complete list of exclusions including Section-wise exclusions, refer the policy wordings**			Policy Wordings – General Exclusions
10	Special Conditions and Warranties (if any)	**Special Conditions** • **As per policy schedule/ wordings** **Explain obligations of the Policyholder** The Insured shall take all reasonable care to safeguard the property insured against accident, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations. In the event of any accident or any incidence giving rise to a loss, the Insured property shall not be left unattended and without proper precautions being taken to prevent further damage or loss. The Insured shall immediately notify the Company by facsimile/E-mail or in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the insured properties and the scope of cover and / or premium shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Insured whereby the risk is increased			Policy Wordings – General Conditions

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<table>
<tr><td></td><td></td><td>unless the continuance of the insurance be confirmed in writing by the Company.</td><td></td></tr>
<tr><td>11</td><td>Admissibility of Claim</td><td>Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –

a) give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company;
b) lodge complaint with the Police for offence(s) against property insured, if any committed;
c) take all steps within his power to minimise the extent of loss or damage;
d) preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
e) deliver to the Company a detailed statement in writing regarding the loss or damage with an estimate of the intrinsic value of the property lost or the amount of damage caused to the property, as the case may be, within the date (as specified in Condition of each relevant Section of this Policy) and wherever the same is not specified then 14 Days of discovery of an event causing loss or damage to the property insured ;
f) tender to the Company all reasonable information, assistance and proof in connection with any claim.

• Sample claim calculation process

Mr. ABC has Shop Secure (Bharat Sookshma Udyam Suraksha) policy and his home suffered a damage due to any of the insured peril.
The claim amount for this will be calculated as below:

<table><tr><th>Details</th><th>Amount (INR)</th></tr><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: 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></table>
** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</td><td>Policy Wordings – General Conditions (Claims Procedure)</td></tr>
<tr><td>12</td><td>Policy Servicing – Claim Intimation and Processing</td><td>• 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

Details of procedure to be followed for reimbursement of claim

Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –</td><td></td></tr>
</table>

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<table>
<tr>
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<td>
a) give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company;
b) lodge complaint with the Police for offence(s) against property insured, if any committed;
c) take all steps within his power to minimise the extent of loss or damage;
d) preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
e) deliver to the Company a detailed statement in writing regarding the loss or damage with an estimate of the intrinsic value of the property lost or the amount of damage caused to the property, as the case may be, within the date (as specified in Condition of each relevant Section of this Policy) and wherever the same is not specified then 14 Days of discovery of an event causing loss or damage to the property insured
f) tender to the Company all reasonable information, assistance and proof in connection with any claim.

• Turn Around Time (TAT) for claims settlement

<table>
<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>

*This timeline will not apply in case of policies issued on the property/building on reinstatement value basis.

Escalation Matrix when TAT is not satisfied

<table>
<tr><td rowspan="3">Level 1</td><td>East and North:
CommercialclaimsNorth&East@zurichkotak.com</td></tr>
<tr><td>West:
CommercialclaimsWest@zurichkotak.com</td></tr>
<tr><td>South:
CommercialclaimsSouth@zurichkotak.com</td></tr>
<tr><td>Level 2</td><td>CommercialclaimsHO@zurichkotak.com</td></tr>
</table>
</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Grievance Redressal and Policyholders protection</td>
<td>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.

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,</td>
<td>Policy Wording – Grievance</td>
</tr>
</table>

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		Insured can write to seniorgrievanceofficer@zurichkotak.com /chiefgrievanceofficer@zurichkotak.com 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. 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. The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman	
14	Obligations of the Policyholder/	• 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. 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	

Declaration by the Policyholder

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

Place:

Date: (Signature of the Policyholder)

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.

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