

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	Extended Warranty Insurance																						
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0026V02202223																						
3	Structure	Basis of Sum/Limit Insured • Indemnity																						
4	Interests Insured	<p>Extended Warranty Insurance covers the Insured against the repair or replacement costs in respect of the Insured Assets such as various electronic, electrical appliances, kitchen appliances, portable equipment's like laptop, mobile etc., which are caused by a Breakdown arising out of manufacturing defect.</p> <p>The policy also covers losses arising due to poor workmanship of the service personnel of the authorized workshops during the Policy Period.</p> <p>The liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Schedule.</p>																						
5	Sum Insured	<p>The Sum Insured in respect of each Insured Asset must equal the original purchase price of the Insured Asset.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 15%;">Product Description (Make/ Model/ S. No)</th> <th style="width: 15%;">Name of the Manufacturer</th> <th style="width: 10%;">Year of Manufacture</th> <th style="width: 15%;">Name and address of Seller</th> <th style="width: 10%;">Date of Purchase</th> <th style="width: 15%;">Period of Manufacturer's Warranty</th> <th style="width: 10%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td> </td> </tr> <tr> <td> </td> </tr> </tbody> </table>	Product Description (Make/ Model/ S. No)	Name of the Manufacturer	Year of Manufacture	Name and address of Seller	Date of Purchase	Period of Manufacturer's Warranty	Sum Insured															
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6	Policy Coverage	The Company will indemnify the Insured against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period, provided that the liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Schedule.			Policy Wordings - COVERAGE
7	Add-on Cover	S. No	Add-on name and description	UIN	Sum Insured
		1	Pick up and drop services Description: The Company will provide door step pick up and drop facility for the portable Insured Asset to the Insured or will indemnify the cost of transporting the nonportable Insured Asset to and/ or from the place of repair, in case of Breakdown or physical damage to the Insured Asset.	IRDAN152RP 0026V022022 23/A0010V01 202324	INR XXXX
8	Loss Participation	Deductible: As per Policy Schedule/Wordings			
9	Exclusions	<ol style="list-style-type: none"> 1. Any claim falling beyond the expiry date as shown in the schedule. 2. Deductible: <ul style="list-style-type: none"> For Partial Loss Claims: As applicable and mentioned in the Schedule. For Total Loss Claims: No deductible is applicable. 3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's instructions. 4. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software. 5. Defects or faults that were not covered under the manufacturer's warranty. 6. The cost of transporting the Insured Asset to and/or from the place of repair. 7. Insured's consequential losses of any kind and/or legal liability of any kind. 8. Failure of parts which are subject to recall by manufacturer of the Insured Asset. 9. The cost of repairing, restoring or reconfiguring computer software. 10. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust. 11. Loss or damage arising out of improper storage or transportation of the Insured Asset. 12. The cost of installing any optional attachment to the Insured Asset. 13. Loss or damage due to use of non-genuine parts and/or non-genuine oils. 14. Where there is a change of ownership of the Insured Asset. 15. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset. 			

		<p>16. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.</p> <p>For complete list of exclusions, refer the policy wordings</p>															
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 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.</p>	Policy Wordings - General Conditions														
11	Admissibility of Claim	<p>Right to Inspect: If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.</p> <ul style="list-style-type: none"> Sample claim calculation process <p>Mr. ABC has Extended Warranty Insurance policy and suffered a loss 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>10,000</td> </tr> <tr> <td>Amount assessed by Insurer</td> <td>8,000</td> </tr> <tr> <td>Less: Depreciation (if applicable)</td> <td>500</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td>Compulsory deductible (if applicable)</td> <td>0</td> </tr> <tr> <td>Total Claim payable</td> <td>7,000</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	10,000	Amount assessed by Insurer	8,000	Less: Depreciation (if applicable)	500	Less: Salvage, if applicable	500	Compulsory deductible (if applicable)	0	Total Claim payable	7,000	Policy Wording – General Conditions:
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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 	Policy Wordings – General Conditions and Claim Settlement								
<p>Details of procedure to be followed for reimbursement of claim</p> <p>The Insured shall immediately notify the Company by facsimile/Email 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 unless the continuance of the insurance be confirmed in writing by the Company.</p> <p>CLAIM SETTLEMENT</p> <p>In the event of a loss, the basis of loss settlement shall be as follows:</p> <ol style="list-style-type: none"> Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the insured event. No depreciation shall be deducted. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Asset in the Schedule, subject to a depreciation as mentioned in the Policy Schedule or Certificate of Insurance. The Company may at its Option repair, reinstate or replace the Insured Asset damaged or destroyed, or any part thereof instead of paying the amount of loss or damage The Company shall be entitled to retain any defective part replaced under the Policy 											
<ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="438 1411 1125 1758"> <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> </table> <p><i>*This timeline will apply where surveyors are appointed</i></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*	
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		Escalation Matrix when TAT is not satisfied									
		<table border="1"> <tr> <td>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, You 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 You are not satisfied with the response, You may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com</p> <p>In case if You are not satisfied with the solution the Grievance Officer has provided, You 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 Council for Insurance Ombudsmen website www.cioins.co.in/Ombudsmen</p>	Policy Wording – 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>									

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.