

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	Plate Glass Insurance									
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0026V02202122									
3	Structure	State basis of Sum/Limit Insured <ul style="list-style-type: none"> Indemnity 									
4	Interests Insured	<p>Plate Glass Insurance policy covers any physical loss of or damage caused to the plate glass due to accidental, external and visible means at the insured premises.</p> <p>The policy also pays for the cost of erecting any temporary boarding necessitated by such loss or damage to Plate glass, and the reasonable cost of repairing and reinstating frames and framework necessitated by such loss or damage to plate glass.</p> <p>This policy is suited for Individual(s)/ Shop Owner(s)/ Business Establishment(s)/Corporates alike.</p>									
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse; margin-left: 20px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="text-align: center;">Sr No.</th> <th style="text-align: center;">Address</th> <th style="text-align: center;">Description Of Plate Glass Covered</th> <th style="text-align: center;">Sum Insured (Rs.)</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr No.	Address	Description Of Plate Glass Covered	Sum Insured (Rs.)					
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6	Policy Coverage	<p>Plate Glass Insurance policy covers any physical loss of or damage caused to the plate glass due to accidental, external and visible means at the insured premises.</p> <p>The policy also pays for the cost of erecting any temporary boarding necessitated by such loss or damage to Plate glass, and the reasonable cost of repairing and reinstating frames and framework necessitated by such loss or damage to plate glass.</p>	Sales Literature								

7	Add-on Cover	<p>1. TERRORISM DAMAGE INCLUSION ENDORSEMENT</p> <p>Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the ‘Terrorism Risk Exclusion’ of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.</p> <table border="1" data-bbox="416 607 1225 831"> <thead> <tr> <th data-bbox="416 607 678 674">Add-On</th> <th data-bbox="678 607 1098 674">UIN</th> <th data-bbox="1098 607 1225 674">Sum Insured</th> </tr> </thead> <tbody> <tr> <td data-bbox="416 674 678 831">TERRORISM DAMAGE INCLUSION ENDORSEMENT</td> <td data-bbox="678 674 1098 831">IRDAN152RP0026V02202122/A0028V01202122</td> <td data-bbox="1098 674 1225 831">INR XXXX</td> </tr> </tbody> </table>	Add-On	UIN	Sum Insured	TERRORISM DAMAGE INCLUSION ENDORSEMENT	IRDAN152RP0026V02202122/A0028V01202122	INR XXXX	Add on wordings
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8	Loss Participation	Deductible: As per Policy Schedule/Wording							
9	Exclusions	<p>Some of the exclusions under the Policy as listed below:</p> <ul style="list-style-type: none"> • Any loss or damage that could have been insured against under a fire policy. • Earthquake, flood, storm, cyclone, volcanic eruption, or other convulsions of nature or atmospheric disturbances. • Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. • Loss due to riots strike or malicious damage • Cracked, scratched, or imperfect Plate Glass. • Loss or damage caused by or arising out of the wilful acts or wilful gross negligence of the Insured and/or the Insured's Employees; • Any Plate Glass including embossed, silvered, lettered, ornamental, curved or any glass whatsoever other than Plate Glass of plain and ordinary glazing quality, unless specifically stated otherwise in the Schedule. • Consequential loss or legal liability of any kind. • Breakage of plate glass that is not completely and securely fixed. • Terrorism Damage Exclusion Warranty <p>For complete list of exclusions including Section-wise exclusions, refer the Policy Schedule/Wording</p>							

10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> • As per Policy Schedule/Wording <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 Wording – General Conditions																
11	Admissibility of Claim	<p>Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –</p> <ol style="list-style-type: none"> give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company; lodge complaint with the Police for offence(s) against property insured, if any committed; take all steps within his power to minimise the extent of loss or damage preserve the parts affected and make them available for inspection by a representative or surveyor of the Company; 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 15 days of the date on which the event shall have come to his knowledge, tender to the Company all reasonable information, assistance and proof in connection with any claim <p>• Sample claim calculation process</p> <p>Enterprise ABC has Plate Glass 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" data-bbox="419 1469 1174 1823"> <thead> <tr> <th>Details</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>Repair/replacement cost</td> <td>2,00,000</td> </tr> <tr> <td>Amount assessed by surveyor</td> <td>1,80,000</td> </tr> <tr> <td>Less: Depreciation (if applicable)</td> <td>0</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td>Less: Under Insurance, if applicable</td> <td>0</td> </tr> <tr> <td>Deductible/Excess (as per policy)</td> <td>5000</td> </tr> <tr> <td>Total Claim payable</td> <td>1,74,500</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	2,00,000	Amount assessed by surveyor	1,80,000	Less: Depreciation (if applicable)	0	Less: Salvage, if applicable	500	Less: Under Insurance, if applicable	0	Deductible/Excess (as per policy)	5000	Total Claim payable	1,74,500	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 <p>Details of procedure to be followed for reimbursement of claim</p> <p>Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –</p> <ol style="list-style-type: none"> give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company; lodge complaint with the Police for offence(s) against property insured, if any committed; take all steps within his power to minimise the extent of loss or damage; preserve the parts affected and make them available for inspection by a representative or surveyor of the Company; 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 15 days of the date on which the event shall have come to his knowledge, tender to the Company all reasonable information, assistance and proof in connection with any claim <ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement <table border="1" data-bbox="459 1106 1142 1444"> <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 and where surveyor are not appointed.</i></p> <p>Escalation Matrix when TAT is not satisfied</p> <table border="1" data-bbox="418 1637 1224 1906"> <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>	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: CommercialclaimsNorth&East@zurichkotak.com	West: CommercialclaimsWest@zurichkotak.com	South: CommercialclaimsSouth@zurichkotak.com	Level 2	CommercialclaimsHO@zurichkotak.com	Policy Wording – General Conditions
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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 Wording – Grievance
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.