

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	PROPERTY SHIELD	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0001V02202324	
3	Structure	<ul style="list-style-type: none"> • State basis of Sum/Limit Insured • Indemnity 	
4	Interests Insured	<p>Property Shield provides insurance cover for physical loss or damage to or destruction of Insured Property relating to the Insured's business.</p> <p>This policy is for enterprises where the total value at risk across all insurable asset classes at one location does not exceed ₹50 Crore (Rupees Fifty Crore) at the policy commencement date.</p>	

5	Sum Insured	<table border="1"> <thead> <tr> <th>Section</th> <th>Coverage</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Section 1</td> <td>Property Damage (Mandatory section)</td> <td>INR XXXX</td> </tr> <tr> <td>Section 2</td> <td>Spontaneous Combustion</td> <td>INR XXXX</td> </tr> <tr> <td>Section 3</td> <td>STFI Cover</td> <td>INR XXXX</td> </tr> <tr> <td>Section 4</td> <td>Earthquake Cover</td> <td>INR XXXX</td> </tr> <tr> <td>Section 5</td> <td>Forest fire and Jungle fire</td> <td>INR XXXX</td> </tr> <tr> <td>Section 6</td> <td>Riot, Strikes, Malicious Damages</td> <td>INR XXXX</td> </tr> <tr> <td>Section 7</td> <td>Terrorism</td> <td>INR XXXX</td> </tr> <tr> <td>Section 8</td> <td>Theft after an Insured Peril</td> <td>INR XXXX</td> </tr> <tr> <td>Section 9</td> <td>Inbuilt Covers</td> <td></td> </tr> <tr> <td>9.1</td> <td>Additions or alterations</td> <td>INR XXXX</td> </tr> <tr> <td>9.2</td> <td>Temporary removal of stocks</td> <td>INR XXXX</td> </tr> <tr> <td>9.3</td> <td>Cover for Specific Contents</td> <td>INR XXXX</td> </tr> <tr> <td>9.4</td> <td>Start-Up/Shut Down Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>9.5</td> <td>Professional Fees</td> <td>INR XXXX</td> </tr> <tr> <td>9.6</td> <td>Costs for removal of debris</td> <td>INR XXXX</td> </tr> <tr> <td>9.7</td> <td>Costs compelled by Municipal Regulations</td> <td>INR XXXX</td> </tr> <tr> <td>Section 10</td> <td>Optional Covers</td> <td></td> </tr> <tr> <td>1</td> <td>Additions or alterations</td> <td>INR XXXX</td> </tr> <tr> <td>2</td> <td>Additional Start-Up/Shut Down Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>3</td> <td>Floater Cover</td> <td>INR XXXX</td> </tr> <tr> <td>4</td> <td>Declaration policy for Stocks</td> <td>INR XXXX</td> </tr> <tr> <td>5</td> <td>Loss of Rent / Rent for Alternative Accommodation</td> <td>INR XXXX</td> </tr> <tr> <td>6</td> <td>Accidental Damage</td> <td>INR XXXX</td> </tr> <tr> <td>7</td> <td>Involuntary Betterment/ Technological Advancement</td> <td>INR XXXX</td> </tr> <tr> <td>8</td> <td>Loss Minimization Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>9</td> <td>Escalation</td> <td>INR XXXX</td> </tr> <tr> <td>10</td> <td>Incidental Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>11</td> <td>Minor works</td> <td>INR XXXX</td> </tr> <tr> <td>12</td> <td>Undamaged property</td> <td>INR XXXX</td> </tr> <tr> <td>13</td> <td>Removal of debris</td> <td>INR XXXX</td> </tr> <tr> <td>14</td> <td>Professional Fees</td> <td>INR XXXX</td> </tr> </tbody> </table>	Section	Coverage	Sum Insured	Section 1	Property Damage (Mandatory section)	INR XXXX	Section 2	Spontaneous Combustion	INR XXXX	Section 3	STFI Cover	INR XXXX	Section 4	Earthquake Cover	INR XXXX	Section 5	Forest fire and Jungle fire	INR XXXX	Section 6	Riot, Strikes, Malicious Damages	INR XXXX	Section 7	Terrorism	INR XXXX	Section 8	Theft after an Insured Peril	INR XXXX	Section 9	Inbuilt Covers		9.1	Additions or alterations	INR XXXX	9.2	Temporary removal of stocks	INR XXXX	9.3	Cover for Specific Contents	INR XXXX	9.4	Start-Up/Shut Down Expenses	INR XXXX	9.5	Professional Fees	INR XXXX	9.6	Costs for removal of debris	INR XXXX	9.7	Costs compelled by Municipal Regulations	INR XXXX	Section 10	Optional Covers		1	Additions or alterations	INR XXXX	2	Additional Start-Up/Shut Down Expenses	INR XXXX	3	Floater Cover	INR XXXX	4	Declaration policy for Stocks	INR XXXX	5	Loss of Rent / Rent for Alternative Accommodation	INR XXXX	6	Accidental Damage	INR XXXX	7	Involuntary Betterment/ Technological Advancement	INR XXXX	8	Loss Minimization Expenses	INR XXXX	9	Escalation	INR XXXX	10	Incidental Expenses	INR XXXX	11	Minor works	INR XXXX	12	Undamaged property	INR XXXX	13	Removal of debris	INR XXXX	14	Professional Fees	INR XXXX	
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		<p>occurring during the Policy Period due to Fire, Explosion or Implosion, Lightning, Subsidence of the land on which Your Home Building stands, Landslide, Rockslide, Bush fire, Impact damage of any kind, Missile testing operations, Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations.</p>	
		<p>Section 2: Spontaneous Combustion We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Spontaneous Combustion occurring during the Policy Period.</p>	
		<p>Section 3: STFI Cover We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature occurring during the Policy Period.</p>	
		<p>Section 4: Earthquake Cover We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Earthquake, Volcanic Eruption or other convulsion of nature occurring during the Policy Period.</p>	
		<p>Section 5: Forest fire and jungle fire We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the forest fire and jungle fire, occurring during the Policy Period.</p>	
		<p>Section 6: Riot, strikes, malicious damages We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Riot, Strikes and Malicious Damage, occurring during the Policy Period.</p>	
		<p>Section 7: Terrorism We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period.</p>	
		<p>Section 8: Theft after an insured peril We give insurance cover for physical loss or damage, or destruction caused to Insured Property by Theft within 7 days from the occurrence of and proximately caused by any of the Insured Events mentioned in the above sections as opted and mentioned in Policy Schedule.</p>	
		<p>Section 9: Inbuilt Covers</p>	
		<p>9.1 Additions or Alterations We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises.</p>	
		<p>9.2 Temporary Removal of Stocks We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows: i. maximum cover will be 10% of the Sum Insured of Stock ii. such stock is not otherwise insured.</p>	
		<p>9.3 Cover for Specific Contents</p>	

		<p>We will cover the following, as applicable:</p> <ol style="list-style-type: none"> i. Money for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period. ii. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period. iii. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹ 5 Lakh (Rupees Five Lakh) during the policy period. iv. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period. 	
		<p>9.4 Start-Up/Shut Down Expenses We cover start-up/shut down costs necessarily and reasonably incurred by the insured in respect of the insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding ₹ 5 Lakh (Rupees Five Lakh) during the policy period.</p>	
		<p>9.5 Professional Fees We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:</p> <ol style="list-style-type: none"> i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment; ii. The maximum We pay is 5 % of the claim amount. iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils. 	
		<p>9.6 Costs for removal of debris We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.</p>	
		<p>9.7 Costs compelled by Municipal Regulations We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations.</p>	
		<p>Section 10: Optional Covers</p>	
		<p>1. Additions or alterations Cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises.</p>	
		<p>2. Additional Start-up/Shut down Expenses</p>	

		<p>This extension covers actual loss over and above the inbuilt cover (Start-up/Shut down expenses under 9.4) sustained due to specified start-up / shut-down costs for power and utilities such as electricity, water, steam, gas as well as feedstock, fuels or combustibles to re-establish the plant in the operational state it was at the time of the loss or damage in a normal start-up procedure and subject to the sublimit</p>	
		<p>3. Floater Cover Cover physical loss or damage to movable property in more than one location</p>	
		<p>4. 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.</p>	
		<p>5. Loss of Rent / Rent for Alternative Accommodation Cover the loss of rent caused by Insured Perils and the rent paid for alternative accommodation for the period opted for.</p>	
		<p>6. Accidental Damage Cover direct loss or damage to the property described in the Schedule due to accident from any fortuitous cause subject to the terms, conditions and exclusions</p>	
		<p>7. Involuntary Betterment/ Technological Advancement In the event that new Property Insured of like kind and quality is not obtainable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.</p>	
		<p>8. Loss Minimization Expenses This Policy includes expenses for loss minimisation necessarily incurred by the Insured to prevent any aggravation of an Insured Loss following a loss or damage at any Insured's Premises.</p>	
		<p>9. Escalation On the payment of additional premium, the Sum(s) Insured 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>10. Incidental Expenses The policy will be extended to cover the direct incidental cost associated with the insured property upto the fixed percentage of admissible claim amount under the policy.</p>	
		<p>11. Minor Works This policy is extended to include minor alterations and/or construction and/or re-construction and/or addition and/or maintenance and/or modifications and/or work carried out on any of the property insured under this policy against insured perils</p>	
		<p>12. Undamaged Property This Policy extends to cover the cost of destruction and subsequent replacement of undamaged property or undamaged portions of property, if such destruction is solely necessary in order to carry out repairs or reinstatement of the property</p>	

		insured by this Policy and for which the Company has admitted liability.	
		13. Removal of Debris Cover cost necessarily incurred by an insured in the removal of debris over and above the inbuilt cover (Cost for Removal of debris under Section 9.6) from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril.	
		14. Professional Fees This Policy extends to cover the actual costs over and above the inbuilt cover (Professional Fees under Section 9.5) incurred by the Insured.	
7	Add-on Cover	None	
8	Loss Participation	Excess: As per Policy Schedule Terrorism Excess: As per Policy Schedule/Wording	
9	Exclusions	<p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. i. Excess as mentioned in the Policy Schedule. This means that We will deduct the amount as specified in the Policy Schedule for each and every loss suffered by You under the terms of this policy. ii. For terrorism risk the excess shall be as per the clause attached to this policy. 2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered. 4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events. 6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. 7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, 	Policy Wordings – Clause D. Exclusions, that is, what We do not cover

		<p>explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</p> <p>9. Pollution or contamination, unless</p> <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. an Insured Event itself results from pollution or contamination. <p>10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.</p> <p>11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.</p> <p>12. Loss or damage to any Insured Property removed from Your Premises to any other place, except</p> <ol style="list-style-type: none"> i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Section 9.2 of this Policy. <p>13. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.</p> <p>15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.</p> <p>16. Costs, fees or expenses for preparing any claim.</p> <p>17. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.</p> <p>18. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.</p> <p>19. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 endorsement an act of terrorism means an act, 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), committed for political, religious, ideological or similar purpose including the intention</p>	
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		<p>to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>20. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to theft.</p> <p>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</p>	
10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> • XXXXXX <p>Explain obligations of the Policyholder</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 2. Make true statements and full disclosure in the claim and related documents. 3. Obligation to take care: You must: <ol style="list-style-type: none"> i. ensure that unauthorised persons do not occupy Your Premises. ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force. 4. Inform change in circumstances: You must inform Us immediately if: <ol style="list-style-type: none"> i. You change the nature of Your Business or any processes, ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You iii. You change the use of Your Premises or any Building, iv. Your Premises or any Building remains unoccupied for more than 30 days. 5. Allow inspection and investigation of claim 6. Follow claim procedure 	Policy Wording – Clause G. Conditions: I: Your Obligations

11	Admissibility of Claim	<p>1. As soon as any physical loss or damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage.</p> <p>2. You must take all reasonable steps to prevent further loss or damage to the Insured Property.</p> <p>3. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities.</p> <p>4. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage.</p> <p>5. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.</p> <p>6. If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:</p> <ul style="list-style-type: none"> i We will not pay the claim, ii We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and iii We can also inform the police, and start legal proceedings against You. <p>• Sample claim calculation process</p> <p>Enterprise ABC has Property Shield policy and their Insured Property suffered a damage due to fire. The claim amount for this will be calculated as below:</p> <table border="1" data-bbox="472 1137 1219 1491"> <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>Deductible/Excess, As per Policy Schedule</td> <td>10,000</td> </tr> <tr> <td>Total Claim payable</td> <td>3,35,000</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	5,00,000	Amount assessed by surveyor	4,00,000	Less: Depreciation (if reinstatement is not completed)	50,000	Less: Salvage, if applicable	5000	Deductible/Excess, As per Policy Schedule	10,000	Total Claim payable	3,35,000	Policy Wording – Clause G. Conditions: IV: Claims Procedure
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Total Claim payable	3,35,000																
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>You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details,</p> <ol style="list-style-type: none"> i. You must support Your claim for Insured Property with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs. ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant. iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority. iv. You must give Us when We request any additional information that We require for verifying Your claim. <p>• Turn Around Time (TAT) for claims settlement</p> <table border="1" data-bbox="513 819 1197 1128"> <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>Escalation Matrix when TAT is not satisfied</p> <table border="1" data-bbox="472 1283 1217 1556"> <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	
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	South: CommercialclaimsSouth@zurichkotak.com														
Level 2	CommercialclaimsHO@zurichkotak.com														
13	Grievance Redressal and Policyholders protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Zurich Kotak General Insurance Company (India) Limited, 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063.</p>	Policy Wording – Grievance Redressal												

		<p>Email- grievanceofficer@zurichkotak.com</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's Bima Bharosa Portal: https://bimabharosa.irdai.gov.in</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department-Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal http://www.policyholder.gov.in for more details.</p> <p>3. Insurance Ombudsman</p> <p>You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.gicouncil.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p>	
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.