

### 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	ZURICH KOTAK BHARAT SOOKSHMA UDYAM SURAKSHA																																							
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0004V02202021																																							
3	Structure	<ul style="list-style-type: none"> <li>State basis of Sum/Limit Insured</li> <li>Indemnity</li> </ul>																																							
4	Interests Insured	<p><b>Zurich Kotak Bharat Sookshma Udyam Suraksha</b> 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 INR 5 Crore (Rupees Five Crore) at the policy commencement date.</p>																																							
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f2f2f2;"> <th style="width: 60%;">Standard Cover</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Building including plinth, Basement and additional structures</td> <td>INR XXXX</td> </tr> <tr> <td>Plant &amp; Machinery</td> <td>INR XXXX</td> </tr> <tr> <td>Furniture &amp; Fixtures, Fittings and other equipment</td> <td>INR XXXX</td> </tr> <tr> <td>Raw Material</td> <td>INR XXXX</td> </tr> <tr> <td>Stock in Process</td> <td>INR XXXX</td> </tr> <tr> <td>Finished Stock</td> <td>INR XXXX</td> </tr> <tr> <td>Other Contents (Please Specify)</td> <td>INR XXXX</td> </tr> <tr> <td><b>Total</b></td> <td><b>INR XXXX</b></td> </tr> <tr style="background-color: #f2f2f2;"> <td colspan="2"><b>In built cover</b></td> </tr> <tr> <td>1   Additions, alterations or extensions</td> <td>INR XXXX</td> </tr> <tr> <td>2   Stocks on floater basis</td> <td>INR XXXX</td> </tr> <tr> <td>3   Temporary removal of stocks</td> <td>INR XXXX</td> </tr> <tr> <td>4   Cover for Specific Contents</td> <td>INR XXXX</td> </tr> <tr> <td>5   Start-Up Expenses</td> <td>INR XXXX</td> </tr> <tr> <td>6   Professional fees</td> <td>INR XXXX</td> </tr> <tr> <td>7   Costs for Removal of debris</td> <td>INR XXXX</td> </tr> <tr> <td>8   Costs compelled by Municipal Regulations</td> <td>INR XXXX</td> </tr> <tr style="background-color: #f2f2f2;"> <td colspan="2"><b>Standard Add-Ons</b></td> </tr> </tbody> </table>	Standard Cover	Sum Insured	Building including plinth, Basement and additional structures	INR XXXX	Plant & Machinery	INR XXXX	Furniture & Fixtures, Fittings and other equipment	INR XXXX	Raw Material	INR XXXX	Stock in Process	INR XXXX	Finished Stock	INR XXXX	Other Contents (Please Specify)	INR XXXX	<b>Total</b>	<b>INR XXXX</b>	<b>In built cover</b>		1   Additions, alterations or extensions	INR XXXX	2   Stocks on floater basis	INR XXXX	3   Temporary removal of stocks	INR XXXX	4   Cover for Specific Contents	INR XXXX	5   Start-Up Expenses	INR XXXX	6   Professional fees	INR XXXX	7   Costs for Removal of debris	INR XXXX	8   Costs compelled by Municipal Regulations	INR XXXX	<b>Standard Add-Ons</b>		
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		1	Declaration Policy	INR XXXX	
6	Policy Coverage	<p>The coverages available under this policy are listed below and will be applicable as mentioned in the Policy Schedule.</p> <p><b>Standard Cover</b></p> <p>We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the unforeseen events occurring during the Policy Period due to Fire, spontaneous combustion, Explosion or Implosion, Lightning, Subsidence of the land on which Your premises stands, Landslide, Rockslide, Bush fire, forest fire, jungle fire, Impact damage of any kind, Missile testing operations, Riot, strikes, malicious damage, Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations, act of terrorism, theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.</p> <p><b>In built Covers</b></p> <p><b>1. Additions, alterations or extensions</b> Property that You erect, acquire or add during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks).</p> <p><b>2. Stocks on floater basis</b> Cover physical loss or damage to movable property in more than one location</p> <p><b>3. Temporary removal of stocks</b> Loss to stocks temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.</p> <p><b>4. Cover for Specific Contents</b> Cover for Money upto ₹50,000 (Fifty Thousand Rupees) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh ( Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 ( Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period.</p> <p><b>5. Start-Up Expenses</b> Start-up cost incurred by You in respect of insured risk consequent upon a loss or damage due to insured events upto ₹ 1 Lakhs (Rupees One Lakh).</p> <p><b>6. Professional fees</b> Reasonable fees of architects, surveyors and consulting engineers upto 5% of the claim amount.</p> <p><b>7. Costs for Removal of debris</b> Reasonable expenses for removal of debris upto 2 % of the claim amount.</p> <p><b>8. Costs compelled by Municipal Regulations</b> Additional cost of reconstruction of property incurred solely for complying with municipal regulations.</p> <p><b>Standard Add-ons Covers</b></p> <p><b>1. Declaration policy for Stocks</b> 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>			Policy Wordings – Clause B. Insured Events

7	Add-on Cover	S. No	Add-on Name and Description	UIN	Sum Insured
		1	<b>Removal of Debris</b> <b>Description:</b> The policy will be extended to cover expenses incurred for removal of debris over and above the inbuilt cover from the premises of the insured.	IRDAN152RP0004 V02202021/A0015 V02202122	INR XXXX
		2	<b>Loss of Rent/ Rent for Alternative Accommodation</b> <b>Description:</b> Policy may be extended to cover the loss of rent caused by Insured Perils and the rent paid for alternative accommodation for the period opted for.	IRDAN152RP0004 V02202021/A0016 V01202122	INR XXXX
		3	<b>Accidental Damage</b> <b>Description:</b> The policy is extended to 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.	IRDAN152RP0004 V02202021/A0017 V01202122	INR XXXX
		4	<b>Involuntary Betterment/ Technological Advancement</b> <b>Description:</b> 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.	IRDAN152RP0004 V02202021/A0018 V01202122	INR XXXX
		5	<b>Loss Minimization Expenses</b> <b>Description:</b> 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	IRDAN152RP0004 V02202021/A0019 V01202122	INR XXXX

	6	<b>Escalation</b> <b>Description:</b> 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.	IRDAN152RP0004 V02202021/A0002 V01202223	INR XXXX	
	7	<b>Incidental Expenses</b> <b>Description:</b> 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	IRDAN152RP0004 V02202021/A0003 V01202223	INR XXXX	
	8	<b>Additional startup/ shut down expenses</b> <b>Description:</b> This extension covers actual loss 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	IRDAN152RP0004 V02202021/A0004 V01202223	INR XXXX	
	9	<b>Minor Works</b> <b>Description:</b> 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	IRDAN152RP0004 V02202021/A0005 V01202223	INR XXXX	
	10	<b>Undamaged property</b> <b>Description:</b> 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 insured by this Policy	IRDAN152RP0004 V02202021/A0006 V01202223	INR XXXX	

		and for which the Company has admitted liability.		
8	Loss Participation	<b>Excess: INR 5,000/-for each claim</b>  <b>Terrorism Excess: As per Policy Schedule/Wording</b>		
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"> <li>1. i. Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) 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.</li> <li>2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>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.</li> <li>4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>9. Pollution or contamination, unless             <ol style="list-style-type: none"> <li>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</li> <li>ii. an Insured Event itself results from pollution or contamination.</li> </ol> </li> <li>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.</li> <li>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.</li> </ol>		Policy Wordings – Clause D. Exclusions, that is, what We do not cover

		<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"> <li>i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,</li> <li>ii. Stock covered under <b>Clause (C) (4.3)</b> of this Policy -.</li> </ol> <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><b>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</b></p>	
10	Special Conditions and Warranties (if any)	<p><b>Special Conditions</b></p> <ul style="list-style-type: none"> <li>• XXXXXX</li> </ul> <p><b>Explain obligations of the Policyholder</b></p> <ol style="list-style-type: none"> <li>1. Make true and full disclosure in the proposal and related documents</li> <li>2. Make true statements and full disclosure in the claim and related documents.</li> <li>3. <b>Obligation to take care:</b> You must:           <ol style="list-style-type: none"> <li>i. ensure that unauthorised persons do not occupy Your Premises.</li> <li>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.</li> </ol> </li> <li>4. <b>Inform change in circumstances:</b> You must inform Us immediately if:           <ol style="list-style-type: none"> <li>i. You change the nature of Your Business or any processes,</li> <li>ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You</li> <li>iii. You change the use of Your Premises or any Building,</li> <li>iv. Your Premises or any Building remains unoccupied for more than 30 days.</li> </ol> </li> <li>5. Allow inspection and investigation of claim</li> <li>6. Follow claim procedure</li> </ol>	Policy Wording – Clause G. Conditions: I: Your Obligations
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>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.</li> <li>2. You must take all reasonable steps to prevent further loss or damage to the Insured Property.</li> <li>3. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities.</li> </ol>	Policy Wording – Clause G. Conditions: IV: Claims Procedure

		<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> <ol style="list-style-type: none"> <li>i We will not pay the claim,</li> <li>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</li> <li>iii We can also inform the police, and start legal proceedings against You.</li> </ol> <p><b>• Sample claim calculation process</b></p> <p>Enterprise ABC has Zurich Kotak Bharat Sookshma Udyam Suraksha Property Shield policy and their Insured Property suffered a damage due to fire.</p> <p>The claim amount for this will be calculated as below:</p> <table border="1" data-bbox="395 835 1150 1151"> <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 (Flat)</td> <td>5000</td> </tr> <tr> <td><b>Total Claim payable</b></td> <td><b>3,40,000</b></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 (Flat)	5000	<b>Total Claim payable</b>	<b>3,40,000</b>	
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM)</li> <li>• Website / Email: <a href="http://www.zurichkotak.com/">www.zurichkotak.com/</a> <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> <li>• Details of designated company officials to be contacted in time of claim: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> </ul> <p><b>Details of procedure to be followed for reimbursement of claim</b></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"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>															

		<p>iv. You must give Us when We request any additional information that We require for verifying Your claim.</p> <ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT)</b> for claims settlement</li> </ul> <table border="1" data-bbox="437 358 1121 667"> <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 not apply in case of policies issued on the property/building on reinstatement value basis.</i></p> <p><b>Escalation Matrix when TAT is not satisfied</b></p> <table border="1" data-bbox="395 831 1201 1025"> <tr> <td rowspan="3">Level 1</td> <td>East and North:</td> <td><a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a></td> </tr> <tr> <td>West:</td> <td><a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a></td> </tr> <tr> <td>South:</td> <td><a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a></td> </tr> <tr> <td>Level 2</td> <td></td> <td><a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a></td> </tr> </table>	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*	Level 1	East and North:	<a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a>	West:	<a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a>	South:	<a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a>	Level 2		<a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a>	
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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><b>1. Our Grievance Redressal Officer</b>        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.        Email- <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a></p> <p><b>2. Consumer Affairs Department of IRDAI</b></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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></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>	Policy Wording – Grievance Redressal																			

		<p>c. You can visit the portal <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more details.</p> <p><b>3. Insurance Ombudsman</b>          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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="http://www.gicouncil.in">www.gicouncil.in</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p>	
14	Obligations of the Policyholder/	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul> <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.