GENERALI Central INSURANCE

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description (Please refer to applicable Policy Clause Number in next column)</th><th>Policy / Clause Number</th></tr>
<tr><td>1</td><td>Product Name</td><td>Home Secure Policy</td><td>NA</td></tr>
<tr><td>2</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td>IRDAN132RPMS0005V02200809</td><td>NA</td></tr>
<tr><td>3</td><td>Structure</td><td>Indemnity</td><td></td></tr>
<tr><td>4</td><td>Interests Insured</td><td>Home Building and Home Contents</td><td>Preamble</td></tr>
<tr><td>5</td><td>Sum Insured</td><td>
<table>
<tr><th>Sections</th><th>Covers</th><th>Sum Insured</th></tr>
<tr><td>Section 1</td><td>Fire</td><td><<< INR XX>>></td></tr>
<tr><td>Section 2</td><td>Burglary & Theft</td><td><<< INR XX>>></td></tr>
<tr><td>Section 3</td><td>Protection of Valuables</td><td><<< INR XX>>></td></tr>
<tr><td>Section IV</td><td>Protection of Electronic Equipments</td><td><<< INR XX>>></td></tr>
<tr><td>Section V</td><td>Protection of Household Mechanical / Electrical Equipments</td><td><<< INR XX>>></td></tr>
<tr><td>Section VI</td><td>Protection of You and Your family</td><td><<< INR XX>>></td></tr>
<tr><td>Section VII</td><td>Protection against your liability</td><td><<< INR XX>>></td></tr>
<tr><td>Section VIII</td><td>Enhanced Protection Covers</td><td><<< INR XX>>></td></tr>
</table>
</td><td>NA</td></tr>
<tr><td>6</td><td>Policy Coverage</td><td>
<table>
<tr><th colspan="2">Sections</th><th>Coverage</th></tr>
<tr><td>1.</td><td>Protection of Your Assets against Fire & Allied Perils (Section I is compulsory)</td><td>Physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period as mentioned in Policy wording
Home Building: Physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in Clause B also cover architect's, surveyor's,</td></tr>
</table>
</td><td>Clause A 2
Clause B
Clause C
Clause D</td></tr>
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		consulting engineer's fees, cost of removing debris. • **Home Contents:** Physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in Clause B of this section. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.
2.	Burglary and Theft	**1. Contents** **2. Purchase Protection:** We will indemnify you in respect of additional purchase made up to the amount mentioned in the schedule and as per coverages of Section I (Contents) up to 90 days from the date of purchase. **3. Deeds:** cost of preparing new title deeds to the home if they are lost or damaged by any of the causes listed under Fire and Allied Peril section of this policy. **4. Enhanced Cover during family events:** 1. We will increase the sum insured for contents section by the amount specified in the schedule for losses during any month in which insured celebrate a religious festival to cover gifts and food bought for the occasion. 2. We will increase the sum insured for contents by the amount specified in the schedule for losses during the 30 days before and 30 days after wedding day in the event of a wedding of You or Your Children
3.	Protection of Your Valuables	A. Jewellery & Precious Items - All Risks B. Contents of Safe Deposit Box in bank - All Risks C. Portable Computer – All Risk excluding Breakdown
4.	Protection of Your Electronic Equipments	A. Audio Visual Equipments (Electronic Equipments) – All Risk

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<tr><td></td><td></td><td>B. Computers (Electronic Equipments) – All Risk</td></tr>
<tr><td>5.</td><td>Protection of Your Household Mechanical / Electrical Equipments</td><td>A. Household Appliances – Breakdown
B.</td></tr>
<tr><td>6.</td><td>Protection for You and your Family</td><td>A. Accidental Compensation (Personal Accident) – Death/ PTD/ PPD
B. Permanent Total Disability
C. Permanent Partial Disability
D. Hospital Confinement Allowance</td></tr>
<tr><td>7.</td><td>Protection against Your Liability</td><td>A. Your Legal Liability As a Tenant - Tenants Legal Liability
B. Domestic Workers Compensation
C. Public Liability</td></tr>
<tr><td>8.</td><td>Enhanced Protection covers (Other Covers)</td><td>A. Baggage – All Risk
B. Plate Glass – All Risk
C. Pedal Cycle
D. ATM Cash Withdrawal – All Risk
E. Credit Card/ Debit Card (Loss or Theft) – Fraudulent Use
F. Veterinary Cost – Road Accident</td></tr>
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<td>7</td>
<td>Add-on Cover / Optional Cover</td>
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<u>ADD-ONs</u>
<table>
<tr><th>Sl. No</th><th>Add- On</th><th>Sum Insured</th></tr>
<tr><td>1.</td><td>Third Party Liability</td><td><<<INR XXX>>></td></tr>
<tr><td>2.</td><td>Claim Preparation Costs</td><td><<<INR XXX>>></td></tr>
<tr><td>3.</td><td>Keys and Locks</td><td><<<INR XXX>>></td></tr>
<tr><td>4.</td><td>Tenants legal liability</td><td><<<INR XXX>>></td></tr>
<tr><td>5.</td><td>Accidental Damage Clause</td><td><<<INR XXX>>></td></tr>
<tr><td>6.</td><td>Landscaping including lawns, plants, shrubs or Trees</td><td><<<INR XXX>>></td></tr>
<tr><td>7.</td><td>Protection and Preservation of Property</td><td><<<INR XXX>>></td></tr>
<tr><td>8.</td><td>Removal of Debris (in excess of 2% of the claim amount)</td><td><<<INR XXX>>></td></tr>
</table>
<u>OPTIONAL COVER</u>
<table>
<tr><th>Sl. No</th><th>Optional Covers</th><th>Sum Insured</th></tr>
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<td>Clause E</td>
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<table>
<tr><td></td><td></td><td><table><tr><td>1.</td><td>Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)</td><td><<<INR XXX>>></td></tr></table>
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<u>Disclaimer:</u> <u>Only Opted Covers reflect here</u></td><td></td></tr>
<tr><td>8</td><td>Loss Participation</td><td><<INR XX>>

Illustration<table><tr><th>Description</th><th>Amount</th></tr><tr><td>Policy SI</td><td>INR 1,00,00,000</td></tr><tr><td>Claim Amount:</td><td>INR 57,00,000</td></tr><tr><td>Policy Deductible:
5% of the claim amount, applicable on each and every claim</td><td>INR 2,85,000</td></tr><tr><td>Net Payable amount</td><td>INR 54,15,000</td></tr></table></td><td>NA</td></tr>
</table>

9	Exclusions	**General Exclusions** No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: 1. Loss or damage whether direct or indirect arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, confiscation, Arrests Restraints and Detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured. 2. Loss or damage caused by depreciation or wear and tear. 3. Consequential loss of any kind or description. 4. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission). 5. Terrorism Damage Exclusion Warranty: **(Applicable to All Sections other than Section 1)** 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. For the purpose of this warranty 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 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. 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.	Clause F
10	Special Conditions and warranties (if any)	**<<<Special Conditions Applicable same as VI-A** It is a condition precedent to Our liability under this Policy that in the event of any Accidental Bodily Injury that may give rise to a claim: 1. You shall immediately and in any event within 14 days provide the Company with written notification of a claim, and 2. You shall immediately and without any delay, consult a Physician and follow such advice and treatment that the Physician might recommend, and	Section VI A5 Section VIII C6 Clause G2

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3. You shall take every other reasonable step and/or measure to minimise the consequences of the Bodily Injury, and
4. You shall immediately and in any event within 14 days provide Us with written notification of any other claim that may be made under any operative Coverage Part caused by the Accidental Bodily Injury, and
5. In the event of the Insured’s death, written notice accompanied by a copy of the postmortem report (if any) is given to Us within 14 days (regardless of whether any other notice might already have been given to Us), and
6. You shall expeditiously provide Us with or arrange for Us to be provided with any and all information and documentation in respect of the Claim and/or Our liability hereunder that may be requested and submit himself for examination by Our medical advisors as often as may be considered necessary by Us. >>>

<<<Special Conditions Applicable same as VIII – C – Pedal Cycle
If left unattended, the Pedal Cycle must be properly locked and secured. >>>

<<<Any other special conditions or warranties>>>
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<td>11</td>
<td>Admissibility of Claim</td>
<td>
1. Broad principle of Admissibility or Denial of claim
• Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.
• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role
• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.
• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.

2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)
<table>
<tr><th>Description</th><th>Amount</th></tr>
<tr><td>Gross Loss Assessed</td><td>10000</td></tr>
<tr><td>Less: Depreciation, if applicable</td><td>1000</td></tr>
<tr><td>Less: Salvage, if applicable</td><td>500</td></tr>
<tr><td>Gross Loss</td><td>8500</td></tr>
<tr><td>Less: Under Insurance*, if applicable
20%</td><td>1700</td></tr>
<tr><td>Gross Assessed Loss</td><td>6800</td></tr>
<tr><td>Less: Excess, if applicable</td><td>1000</td></tr>
</table>
</td>
<td>NA</td>
</tr>
</table>

		Net Loss Payable | **5800**	
12	Policy Servicing – Claim Intimation and Processing	• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 • Website: https://generalicentralinsurance.com • Email: GCIClaims@generalicentral.com • Details of designated company officials to be contacted in time of claim – **<<<** Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – *Branch Manager* *Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.* *Phone: +91 079-25464166* **>>>** **<<<***Direct Policy –* *Generali Central Insurance Company Limited(Formerly known as Future Generali India Insurance Company Limited),* *Ph: 1800 220 233 / 1860-500-3333 / 022-67837800* *Email: GCIClaims@generalicentral.com* *Address: Generali Central Insurance Company Limited., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083***>>>** • Details of procedure to be followed for reimbursement of claim - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to GCIClaims@generalicentral.com or call at our helpline number 1800-220-233/1860-500-3333. - Customer to use the same claim number for all communications. - Surveyor appointment as per regulatory guidelines. - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim. - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. • **Turn Around Time (TAT)** for claims settlement	NA

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<tr><th>S. No</th><th>Stages of claim</th><th>Times lines for settlement of claims</th></tr>
<tr><td>1.</td><td>Appointment of surveyor, if applicable.</td><td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td></tr>
<tr><td>2.</td><td>Submission of survey report</td><td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td></tr>
<tr><td>3</td><td>Settlement of claim</td><td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td></tr>
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Escalation Matrix when TAT is not satisfied:
generalicentralinsurance.com/customer-service/grievance-redressal
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<td>13.</td>
<td>Grievance Redressal and Policy holders Protection</td>
<td>

State the brief details of Protection of Policyholder's Interest - https://generalicentralinsurance.com/policies
Details of Grievance Redressal Officer of the Insurer - gcicare@generalicentral.com
Bima Bharosa Portal - bimabharosa.irdai.gov.in
Ombudsman - https://www.cioins.co.in/Ombudsman

</td>
<td>NA</td>
</tr>
<tr>
<td>14.</td>
<td>Obligations of the Policyholder</td>
<td>

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.

Material information is very subjective and below are few examples:

Risk location
Security measures
Risk occupancy
Case specific material facts or risk details

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<u>Declaration by the Policyholder.</u>

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

Place:

Date: (Signature of the Policyholder)

Note:

i. Website link for documents: - https://generalicentralinsurance.com/customer-service/downloads
ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.