

## CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Burglary (Housebreaking) Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0009V01200910	NA
3	Structure	Indemnity	NA
4	Interests Insured	Property Damage actual physical damage to the Insured Premises caused by actual or attempted Housebreaking.	NA
5	Sum Insured	<<< INR XXX >>>	NA
6	Policy Coverage	<p>The Company agrees that if at any time during the said period or during any other period for which the Company may accept payment for the renewal of this Policy:-</p> <p>a) The property described in the Schedule hereto or any part thereof shall be lost destroyed or damaged by Housebreaking (theft following upon an actual forcible and violent entry of or exit from the premises by the person or persons committing such theft) or Hold-up;</p> <p>b) Any damage falling to be borne by the Insured shall be done to the premises described in the Schedule hereto following upon or occasioned by an actual forcible and violent entry of or exit from the premises or any attempt thereat by the person or persons committing or attempting to commit such theft then the Company will subject to the terms exceptions and conditions contained herein or endorsed hereon pay or make good to the Insured such loss to the extent of the intrinsic value of the property so lost or such damage to the amount so sustained. Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the Schedule hereto to be insured thereon or in the whole the total sum insured hereby.</p>	Operative Clause
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA
8	Loss Participation	<p>&lt;&lt;INR XX&gt;&gt;</p> <p>&lt;&lt;Deductible Illustration&gt;&gt;</p>	It will get fetch from policy schedule.
9	Exclusions	<b>1. This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy:</b>	Exception Clause

		<p>a. Gold or Silver articles, watches, jewellery, precious stones, medals, coins, stamp collections, coin collections, curiosities, sculptures, manuscripts, rare books or documents of any kind.</p> <p>b. Deeds, bonds, bills of exchange, promissory notes, money or securities for money, monetary instruments, stamps, business books or documents, books of accounts, cheques, share certificates, tickets, stamps, plans, patterns, models, moulds, designs, specifications, blue prints, document of title to goods, contracts or other legal documents or documents of any other kind.</p> <p>c. Loss or damage by fire or explosion however caused</p> <p>d. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons.</p> <p>e. Loss or damage caused by wear and tear or gradual deterioration.</p> <p>f. Loss or damage occasioned by loot, sack, spillage or pilferage.</p> <p>g. Consequential loss or damage of any kind</p> <p>h. Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception.</p> <p>i. Theft or attempted theft from yards, gardens, open spaces or out-buildings unless the contents thereof are specifically insured by the Policy.</p> <p>j. (i) Loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising there from;  (ii) Any legal liability of whatsoever nature;  (iii) Any consequential loss directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer  (iv) to treat any date before, during or after the year 2000 as the correct date or true calendar date, or correctly or appropriately to recognize manipulate interpret process store receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date or  (v) to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.</p> <p>A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.</p>	
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		<p>k. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:</p> <ul style="list-style-type: none"> <li>(i) Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,</li> <li>(ii) Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,</li> <li>(iii) Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.</li> </ul> <p>l. Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by or which either in origin or extent directly or indirectly, proximately or remotely, arise out of or in connection with earthquake, volcanic eruption, typhoon hurricane, tornado, cyclone, or other convulsion of nature or atmosphere disturbance, or war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege or any of the events or cause which determine the proclamation or maintenance of martial law or state of siege. Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently or the existence of such abnormal conditions. In any action, suit or other proceedings, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.</p> <p>m. 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. 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.</p>	
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10	Special Conditions and warranties (if any)	<<< if applicable >>>	
11	Admissibility of Claim	<ul style="list-style-type: none"> <li>• Mention the broad principle of admissibility / denial of claims [Example: Reporting of loss occurrence; Duty of care &amp; loss minimisation; Exclusion of Willful Negligence]</li> <li>• Include a sample claim calculation process for retail products</li> </ul>	NA
12	Policy Servicing –	<ul style="list-style-type: none"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> </ul>	NA

	<p>Claim Intimation and Processing</p>	<ul style="list-style-type: none"> <li>Website: <a href="https://generalicentralinsurance.com">https://generalicentralinsurance.com</a></li> <li>Email: <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a></li> <li>Details of designated company officials to be contacted in time of claim –            &lt;&lt;&lt; Branch Policy - Branch Manager &amp; 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 &gt;&gt;&gt;             &lt;&lt;&lt;Direct Policy –  <b>Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)</b>            Ph: 1800 220 233 / 1860-500-3333 / 022-67837800            Email: <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a>            Address: Generali Central Insurance Company Limited            801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083&gt;&gt;&gt;         </li> <li>Details of procedure to be followed for reimbursement of claim           <ul style="list-style-type: none"> <li>- Intimate claims immediately upon occurrence of any event.</li> <li>- To intimate claim, send email to <a href="mailto:GCIClaims@generalicentral.com">GCIClaims@generalicentral.com</a> or call at our helpline number 1800-220-233/1860-500-3333.</li> <li>- Customer to use the same claim number for all communications.</li> <li>- Surveyor appointment as per regulatory guidelines.</li> <li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li> <li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li> <li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li> <li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li> </ul> </li> <li><b>Turn Around Time (TAT)</b> for claims settlement</li> </ul>	
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		<ul style="list-style-type: none"><li>Escalation Matrix when TAT is not satisfied: <a href="https://generalcentralinsurance.com/customer-service/grievance-redressal">generalcentralinsurance.com/customer-service/grievance-redressal</a></li></ul>													
13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"><li>State the brief details of Protection of Policyholder's Interest - <a href="https://generalcentralinsurance.com/policies">https://generalcentralinsurance.com/policies</a></li><li>Details of Grievance Redressal Officer of the Insurer - <a href="mailto:GCicare@generalcentral.com">GCicare@generalcentral.com</a></li><li>Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li><li>Ombudsman - <a href="http://About Us CIO (cioins.co.in)">About Us CIO (cioins.co.in)</a></li></ul> <p>(Please provide contact details, Toll free number and email)</p>	NA												
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></ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"><li>Risk location</li><li>Security measures</li><li>Risk occupancy</li><li>Case specific material facts or risk details</li></ul>	NA												

Declaration by the Policyholder.

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.

**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office:** Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800