

### CUSTOMER INFORMATION SHEET

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

SI No	Title	Description	Policy/ Clause Number				
1	Product Name	Fire Suraksha Policy	NA				
2	Unique Identification Number (UIN) Allotted by IRDAI	IRDAN132RPPR0084V01202425	NA				
3	Structure	Indemnity with deduction for depreciation	NA				
4	Interests Insured	Home, content, Business of insured	NA				
5	Sum Insured / Motor Insured Declared Value Scope	<div>List the main Sums/ Limits insured per Coverage/ Coverage Section</div> <table><tr><td>Name of section</td><td>Limit Insured</td></tr><tr><td>Fire</td><td></td></tr></table>	Name of section	Limit Insured	Fire		NA
Name of section	Limit Insured						
Fire							
6	Policy Coverage	<p><b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by Fire and below 13 optional perils.</p> <div><div>1. Lightning</div><div>2. Explosion or Implosion</div><div>3. Aircraft Damage</div><div>4. Riot, Strike and Malicious Damage</div><div>5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation</div><div>6. Impact Damage by external physical object</div><div>7. Subsidence and Landslide including Rockslide</div><div>8. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</div><div>9. Missile testing operations</div><div>10. Leakage from Automatic Sprinkler Installations</div><div>11. Bush fire, Forest fire, Jungle fire</div><div>12. Sabotage and Terrorism Damage</div><div>13. Earthquake, Volcanic eruption, or other convulsions of nature</div></div>	Coverage				

7	Add-on Cover	S. No.	Add-on	Sum Insured	NA
		1	Architects, Surveyors And Consulting Engineer's Fee (Excess of 3% Of The Claim Amount) UIN: IRDAN132RPPR0084V01202425/A0085V01202425	<<INR XXXX>>	
		2	Removal Of Debris Clause (Excess of 1% Of The Claim Amount) UIN: IRDAN132RPPR0084V01202425/A0086V01202425	<<INR XXXX>>	
		3	Deterioration Of Stocks In Cold Storage Premises Due To Change In Temperature Arising Out Of Loss Or Damage To The Cold Storage Machinery(ies) In The Insured's Premises Due To Operation Of Insured Peril UIN: IRDAN132RPPR0084V01202425/A0087V01202425	<<INR XXXX>>	
		4	Deterioration Of Stocks In Cold Storage Premises Due To Accidental Power Failure Consequent To Damage At The Premises Of Power Station Due To An Insured Peril (Accidental Power Failure) UIN: IRDAN132RPPR0084V01202425/A0088V01202425	<<INR XXXX>>	
		5	Impact Damage Due To Insured's Own Rail/ Road Vehicles, Fork Lifts, Cranes, Stackers And The Like And Articles Dropped There From. UIN: IRDAN132RPPR0084V01202425/A0089V01202425	<<INR XXXX>>	
		6	Spontaneous Combustion Clause UIN: IRDAN132RPPR0084V01202425/A0090V01202425	<<INR XXXX>>	
		7	Omission To Extensions Insure Additions, Alterations Or Extensions UIN: IRDAN132RPPR0084V01202425/A0091V01202425	<<INR XXXX>>	
		8	Spoilage Material Damage Cover UIN: IRDAN132RPPR0084V01202425/A0092V01202425	<<INR XXXX>>	
		9	Leakage And Contamination Cover UIN: IRDAN132RPPR0084V01202425/A0093V01202425	<<INR XXXX>>	
		10	Temporary Removal Of Stocks Clause UIN: IRDAN132RPPR0084V01202425/A0094V01202425	<<INR XXXX>>	
		11	Loss Of Rent UIN: IRDAN132RPPR0084V01202425/A0095V01202425	<<INR XXXX>>	
		12	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation UIN: IRDAN132RPPR0084V01202425/A0096V01202425	<<INR XXXX>>	
		13	Start Up Expenses Clause UIN: IRDAN132RPPR0084V01202425/A0097V01202425	<<INR XXXX>>	
		14	Escalation Clause UIN: IRDAN132RPPR0084V01202425/A0098V01202425	<<INR XXXX>>	

	15	Floater Clause UIN: IRDAN132RPPR0084V01202425/A0099V01202425	<<INR XXXX>>
	16	Burglary Cover (with-in 7 days of fire) UIN: IRDAN132RPPR0084V01202425/A0100V01202425	<<INR XXXX>>
	17	Protection and Preservation of Property UIN: IRDAN132RPPR0084V01202425/A0101V01202425	<<INR XXXX>>
	18	Landscaping Including Lawns, Plants, Shrubs or Trees UIN: IRDAN132RPPR0084V01202425/A0102V01202 425	<<INR XXXX>>
	19	EMI Cover UIN: IRDAN132RPPR0084V01202425/A0103V01202425	<<INR XXXX>>
	20	Utility Expense Cover UIN: IRDAN132RPPR0084V01202425/A0104V01202425	<<INR XXXX>>
	21	Involuntary Betterment UIN: IRDAN132RPPR0084V01202425/A0105V01202425	<<INR XXXX>>
	22	Smoke Damage UIN: IRDAN132RPPR0084V01202425/A0106V01202425	<<INR XXXX>>
	23	Personal Accident Cover UIN: IRDAN132RPPR0084V01202425/A0106V01202425	<<INR XXXX>>

8	Loss Participation	Deductible - << >>	Deductible
9	Exclusions	<ol style="list-style-type: none"> <li>1. Excess: As mentioned in Policy schedule</li> <li>2. 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.</li> <li>3. Loss, destruction or damage directly or indirectly caused to the property insured by</li> <li>4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding</li> <li>5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10,000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents, of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.</li> <li>6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.</li> <li>7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.</li> <li>8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</li> <li>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</li> <li>10. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any perils covered.</li> <li>11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious Damage cover.</li> <li>12. Any Loss or damage occasioned by or through or in</li> </ol>	General Exceptions

		<p>consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.</p> <p>13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p>																													
10	Special Conditions and Warranties (if any)	<<As Per policy Schedule>>	NA																												
11	Admissibility of Claim	<div><p>1. Broad principle of Admissibility or Denial of claim</p><ul style="list-style-type: none"><li>Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li><li>Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li><li>Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li><li>Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li></ul><p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p><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><b>Gross Loss</b></td><td><b>8500</b></td></tr><tr><td>Less: Under Insurance*, if applicable 20%</td><td>1700</td></tr><tr><td><b>Gross Assessed Loss</b></td><td><b>6800</b></td></tr><tr><td>Less: Excess, if applicable</td><td>1000</td></tr><tr><td><b>Net Loss Payable</b></td><td><b>5800</b></td></tr></table><p><b>Calculation of Under Insurance -</b></p><table><tr><th>Description</th><th>Amount</th></tr><tr><td>Value at risk of Insured property</td><td>Rs. 5,00,000</td></tr><tr><td>Sum Insured opted by Insured</td><td>Rs. 4,00,000</td></tr><tr><td>Difference</td><td>Rs. 1,00,000</td></tr><tr><td>Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)</td><td>20%</td></tr></table></div>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	<b>Gross Loss</b>	<b>8500</b>	Less: Under Insurance*, if applicable 20%	1700	<b>Gross Assessed Loss</b>	<b>6800</b>	Less: Excess, if applicable	1000	<b>Net Loss Payable</b>	<b>5800</b>	Description	Amount	Value at risk of Insured property	Rs. 5,00,000	Sum Insured opted by Insured	Rs. 4,00,000	Difference	Rs. 1,00,000	Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%	NA
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12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <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 – <ul style="list-style-type: none"> <li>&lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 &gt;&gt;&gt;</i></li> <li>&lt;&lt;&lt;Direct Policy – <b>Generali Central Insurance Company Limited</b> (Formerly known as Future Generali India Insurance Company Limited) <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: GCIClaims@generalicentral.com</i> <i>Address: Generali Central Insurance Company Limited</i> <i>801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083&gt;&gt;&gt;</i></li> </ul> </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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13.	Grievance Redressal and Policyholder's Protection	<ul style="list-style-type: none"><li>State the brief details of Protection of Policyholder's Interest - <a href="https://generalicentralinsurance.com/policies">https://generalicentralinsurance.com/policies</a></li><li>Details of Grievance Redressal Officer of the Insurer - <a href="mailto:gcicare@generalicentral.com">gcicare@generalicentral.com</a></li><li>Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li><li>Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li></ul>													
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></ul> <p>Case specific material facts or risk details</p>													

**Declaration by the Policyholder.**

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

Place:

Date:

(Signature of the Policyholder)  
(Authorized Signatory, where policyholder is a juridical person)  
(Stamp of the legal entity)

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**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:** [gccicare@generalicentral.com](mailto:gccicare@generalicentral.com) | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800