

CUSTOMER INFORMATION SHEET			
This document provides 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 & Name
1	Product Name	Burglary Insurance	
2	Unique Identification Number(UIN)	IRDAN137RP0001V02201011	
3	Structure		
4	Interest Insured		
5	Insured Name		
6	Policy No.		
7	Policy Term	From: ____/____/____ To: ____/____/____	
8	Sum Insured	Rs.	
9	Key Features (What the Policy is about)	This policy is specially designed to cover business premises only like godown, factory and other business premises where stocks and/ or other movable items are stored.	
10	Policy Coverage (Sections)	1. Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary and/ or House breaking. 2. Damage caused to the premises/locks to be made good by the insured resulting from burglary and / or housebreaking or any attempt there at any time during the period of insurance.	
11	Add On Covers	Add-on covers to be mentioned with UIN and Sum Insured.	
12	Loss Participation (deductible)	Deductible is the amount that is deducted from each claim The deductible under this policy is: Rs. (Mention all deductibles from policy)	Compulsory Excess
13	Exclusions	The Company is not liable for: 1. Loss or damage to gold, silver, jewelry, precious stones, coins, models, curios, manuscripts, rare books, plans, medals, deeds, bonds, money, securities, stamps, business papers, or similar items unless specifically insured. 2. Loss or damage caused by or involving anyone in the Insured's household, business staff, or any person lawfully on the premises. (This exclusion is void if Fidelity Guarantee Cover is included with Burglary Cover.) 3. Loss or damage covered by a Fire or Plate Glass Insurance policy or other policies. 4. Loss or damage from: i. Riot, strike, civil commotion, earthquake, flood, storm, cyclone, or natural events. ii. War, civil war, revolution, insurrection, military power, government seizures, or detention. 5. Loss or damage from ionizing radiation or radioactive contamination, or from nuclear weapons material. 6. Consequential Loss or Legal Liability of any kind. 7. The policy ends if: i. The premises are uninhabited for seven or more consecutive days. ii. There is a material alteration to the premises that increases risk. iii. The Insured's interest in the property changes without the Company's consent. 8. Loss or damage due to Terrorism or Sabotage	EXCLUSIONS
14	Special conditions and warranties (if any)	NIL	Special Conditions
15	Admissibility of claim	Claims Procedure: a. Notify the nearest office and the Policy issuing office in writing immediately, and file a police report. b. Submit a detailed written statement of the loss, including the value and damage estimate, within 14 days. c. Provide all reasonable information, assistance, and proofs related to the claim.	
16	Policy servicing - Claim intimation and processing	For any claim related query, intimation or claim and submission of claim related documents, or cashless treatment or processing of claims other than cashless claims or both insured person may contact the company through: i. Website : www.shriramgi.com ii. Toll Free : 1800-103-3009, 1800-300-30000 iii. E-mail: md@shriramgi.com iv. Courier : Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022	REDRESSAL OF GRIEVANCE
17	Grievance redressal and policy holder's protection	1. The Policy Holder Protection Regulations 2017, enforced by IRDAI, emphasize safeguarding insurance consumers' rights. It mandates insurers to provide transparent policy terms, prevent mis-selling, and maintain fair grievance redressal mechanisms. The regulations also require insurers to ensure financial stability through stringent norms and disclosure requirements. By enhancing transparency and accountability, these regulations aim to build trust among policyholders and promote a fair and competitive insurance market. IRDAI's initiative aims to protect the interests of insurance policyholders by setting standards that ensure clarity, fairness, and reliability in insurance products and services. 2. Details of grievance redressal officer of the insurer : Compliance Officer E-mail: md@shriramgi.com 3. Bima Bharosa Portal: https://bimabharosa.irdai.gov.in/ 4. Ombudsman Details: https://www.cioins.co.in/Ombudsman	REDRESSAL OF GRIEVANCE
18	Obligations of the policy holder	1. The policy will be void if there is any misrepresentation, mis-description, or non-disclosure of important facts, and premiums will be forfeited. 2. The insured must take reasonable steps to protect the insured property from accidents, loss, or damage.	Conditions applicable to Purchase Protection Extension

Declaration by the Policy Holder;
I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet.