

Customer Information Sheet/Know Your Policy

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
1.	Name of the Insurance Product	Business Guard Laghu Package Policy	Policy Schedule
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0024V01202223	
3.	Structure	<p>Basis of Sum Insured</p> <p>For Fire and Allied Perils, Burglary Section, Plate Glass, Neon Sign, Travel Baggage Section:</p> <ol style="list-style-type: none"> For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value For Stocks: <ol style="list-style-type: none"> For raw material: landed cost at your premises. For stock in process: input cost of the stock at the time of loss. For finished stock: the manufacturing cost of the finished stock or the contract price of goods sold but not delivered. Any curios, artwork, old machinery, unset precious stones, bullion, and similar items are to be covered on an Agreed Value basis, provided that a valuation certificate is submitted and approved by us. <p>Electronic Equipment Insurance, Machinery Breakdown, All Risk Section, Boiler and Pressure Plant:</p> <p>The Sum Insured will cover the cost of replacing the Insured property, including freight and customs duties if applicable, as well as the cost of erecting new property with the same kind and capacity.</p>	

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Business Guard Laghu Package Policy UIN: IRDAN108RP0024V01202223

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
4.	Interests Insured	<p>Fire and Allied Perils: Building, Plant and Machinery, Furniture & Fixtures, Fittings and other equipment, Stocks and other contents.</p> <p>Burglary: Plant and Machinery, Furniture & Fixtures, Fittings and other equipment, Stocks and other contents.</p> <p>Consequential Loss (Fire): Gross Profit</p> <p>Money: Cash and its equivalent as defined in Schedule.</p> <p>Public Liability and Employee Fidelity: Limit of Indemnity as specified.</p> <p>Plate Glass: Fixed glass.</p> <p>Electronic Equipment Insurance, Machinery Breakdown, All Risk, Boiler & Pressure plant: Equipments as specified in Schedule.</p> <p>Neon Sign: Advertising display, Hoardings, Glow Signs and other signboards as defined in Schedule.</p> <p>Travel Baggage: Accompanied personal Baggage of the Insured and /or of Insured's employee.</p>	As opted for and specified in the Policy Schedule
5.	Sum Insured	<p>Breakup of Sum Insured may be provided for each of the interests Insured.</p> <p>In case of Multiple location policy, Occupancy of highest Sum Insured location and Highest Sum Insured location address should appear.</p>	As specified in the Policy Schedule and Annexure to the Policy
6.	Policy Coverage	<p>SECTION I - FIRE AND ALLIED PERILS LAGHU UDYAM SURAKSHA</p> <p>It covers physical loss or damage, or destruction caused to the Insured property by Fire and Allied perils.</p>	Limits for each cover shall be as specified in the Policy Schedule

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		<p>It also pays for the following loss or damage and expenses:</p> <ol style="list-style-type: none"> 1. Additions, alterations or extensions 2. Stocks at many locations on floater basis 3. Temporary removal of stocks 4. Cover for specific contents 5. Start-Up expenses 6. Professional fees 7. Costs for removal of debris 8. Costs compelled by Municipal Regulations <p>SECTION II - BURGLARY</p> <p>This section covers loss or damage to the contents caused by Burglary/Housebreaking or Hold-up along with any damage to the premises during Burglary/Housebreaking or Hold-up. It also covers reasonable cost incurred by Insured for Repair/ Replacement of locks & keys of safes and strong room within the Insured premises damaged during Burglary/Housebreaking or Hold-up subject to a limit of 5% of admissible claim.</p> <p>SECTION III - MONEY INSURANCE</p> <p>It covers below:</p> <ol style="list-style-type: none"> 1. Money in safe 2. Money in transit 3. Money in counter <p>SECTION IV - PUBLIC LIABILITY</p> <p>The coverage indemnifies the Insured for legal liability to pay compensation for claims arising from accidents occurring on the Insured premises during the policy period. Claims must be made in writing against the insured within the policy period and the Insured is indemnified for liability arising out of injury and / or damage but only against</p>	

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		<p>claims arising out of or in connection with the business specified in the Schedule.</p> <p>SECTION V - CONSEQUENTIAL LOSS (FIRE)</p> <p>This section provides coverage for business interruption loss consequent to property damage which is covered under Section I.</p> <p>SECTION VI - EMPLOYEE FIDELITY</p> <p>This covers Direct Financial Loss sustained by all acts of Fraud or Dishonesty committed by your employees during employment in connection with his/her occupation and discovered during the Period of Indemnity or within twelve months thereafter or within twelve months after the termination of such employment whichever shall happen first.</p> <p>SECTION VII - PLATE GLASS</p> <p>It covers accidental damage to Plate glass as specified in the Policy Schedule at the Insured premises by any cause not excluded by the Policy. It also covers reasonable cost of repairing and reinstating frames and/or framework necessitated by such loss or Damage to Plate glass but subject to a maximum payment of ₹ 5000/- or as specified in the Policy Schedule for each and every claim.</p> <p>SECTION VIII - ELECTRONIC EQUIPMENT</p> <p>The Company hereby agrees to pay for any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement of electronic equipment.</p> <p>SECTION IX - PERSONAL ACCIDENT</p> <p>The following types of coverages are offered under this section:</p>	

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		<p>Table D: Accidental Death</p> <p>Table C:</p> <ol style="list-style-type: none"> Coverage under Table D Permanent Total Disability <p>Table B</p> <ol style="list-style-type: none"> Coverage under Table C Permanent Partial Disability <p>Table A</p> <ol style="list-style-type: none"> Coverage under Table B Temporary Total Disability <p>SECTION X - MACHINERY BREAKDOWN</p> <p>The Company will indemnify the Insured by reinstatement or repair against unforeseen and sudden physical damage to equipments by any cause not hereinafter excluded in the attached schedule(s) whilst in the Premises.</p> <p>SECTION XI - ALL RISK</p> <p>This section will cover the repair and/or replacement cost of equipments like laptops, tablets, mobile phones, or any other portable equipments as specified in the Policy Schedule, belonging to the business of the Insured, arising from any unforeseen physical loss or damage from any cause other than those specifically excluded under the policy.</p> <p>SECTION XII - NEON SIGN</p> <p>It covers:</p> <p>Section A - Loss or Damage to Neon Sign</p> <p>Section B - Third Party Liability</p>	

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		<p>SECTION XIII - TRAVEL BAGGAGE</p> <p>It covers the accidental loss, destruction, or damage to the accompanied personal baggage of the Insured and/or the Insured's employee while traveling for business purposes.</p> <p>SECTION XIV - BOILER AND PRESSURE PLANT INSURANCE</p> <p>The Company will at its own option by payment or reinstatement or repair indemnify the Insured against:</p> <ol style="list-style-type: none"> 1. Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule; 2. Damage (other than by fire) to surrounding property of the Insured described in the Schedule or to property held by the Insured in trust or on commission or for which Insured is responsible; 3. Liability of the Insured at law on account of - <ol style="list-style-type: none"> a) Death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured); b) Damage to property not belonging to the Insured nor held in trust or on commission nor for which Insured is responsible; caused by and solely due to explosion or collapse as hereinafter defined of any Boiler or other Pressure Plant described in the Schedule occurring in the course of ordinary working. 	

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7.	Add-on Cover	<p>As per Sum Insured of each addon mentioned in Policy Schedule.</p> <p>SECTION I - FIRE AND ALLIED PERILS LAGHU UDYAM SURAKSHA</p> <p>Additional Optional covers:</p> <ol style="list-style-type: none"> <p>1. Waiver of Underinsurance:</p> <p>Underinsurance provision as mentioned in clause F 'Underinsurance' shall not be applicable for losses.</p> <p>2. Declaration Policy for Stocks:</p> <p>The Company agree to cover your stock upon receiving the Provisional Premium based on your declared stock value. The premium will be subject to adjustment at the expiry of the policy period.</p> <p>3. Omission to Insure Additions, Alterations, or Extensions:</p> <p>The policy is extended to cover buildings and/or machinery, plant, and other contents, as defined, that the Insured may erect, acquire, or for which they may become responsible.</p> <p>4. Escalation Clause:</p> <p>The policy is extended to cover an automatic regular increase in the Sum Insured throughout the period of the policy, in return for an additional premium to be paid in advance.</p> <p>5. Accidental Damage Cover:</p> <p>Policy is extended to cover accidental loss or damage to your property as described in the Policy Schedule by any external, visible and violent means.</p> 	

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		<p>6. Involuntary Betterment:</p> <p>In the event of damage to Insured property wherein replacement property of like kind and quality is not obtainable due to technological obsolescence or statutory/regulatory requirements, new property which is as similar as possible to the damaged property and which is capable of performing the same function, shall be deemed to be new property.</p> <p>7. Rent Insurance:</p> <p>The Policy extends to cover</p> <ol style="list-style-type: none"> 1) The additional rent incurred by you for alternate premises for the Indemnity Period as specified in Schedule. 2) The rent component of income which you were earning for the affected Insured premises before the loss event and will continue till the end of Indemnity Period specified in Policy Schedule. <p>8. Protection and Preservation of Property:</p> <p>Policy extends to cover reasonable and necessary costs incurred for actions to temporarily protect or preserve Insured property.</p> <p>9. Contract Works:</p> <p>The policy is extended to include permanent and temporary works erected or in the course of erection in performance of the contract, as well as the materials and all other property associated with these works.</p> <p>10. Deterioration of Stocks in Cold Storage Premises:</p> <p>The policy covers destruction of or damage to the Insured property caused by a change in temperature in consequence of:</p>	

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		<ul style="list-style-type: none"> • Accidental power failure consequent to damage at the premises of power station due to an Insured peril. • Loss or Damage to Insured's cold storage machinery(ies) in the Insured's premises due to Insured peril(s). <p>11. New Location Cover: The policy extends to cover property at a new location acquired by the Insured, up to 15 days from the date of acquisition.</p> <p>12. Brands and Trademarks: The policy shall be extended to cover the loss or damage to branded or labeled property insured by this Policy and if the Company elects to take all or any part of that property, the Insured may at the Company's expense:</p> <ol style="list-style-type: none"> a) stamp "salvage" on the property or its containers; or b) remove or obliterate the brands or labels, if doing so will not damage the property. In either event, the Insured must re-label such property or its containers to be in compliance with any applicable law. However, the Insured will have the liberty to destroy the damaged articles in the presence of Insurer's representative if the Insured feels that the product can be misused by any one exposing the company to legal liabilities and penalties as per the prevailing law of the land. This cover is applicable for finished goods only. <p>13. Electrical Injury: The policy is extended to cover loss or damage by fire to the electrical appliances and installations Insured under this policy, arising from or occasioned by overrunning, excessive</p>	

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		<p>pressure, short circuit, arcing, self-heating, or leakage of electricity, from any cause, including lightning.</p> <p>14. Fuel Contamination During Decantation: The policy is extended to cover loss arising from contamination caused by water or alternative fuel in the underground fuel tanks at the risk location specified in the Policy Schedule during the decantation process.</p> <p>15. Wrong Fuelling of Vehicles: The policy is extended to cover Insured's liability to its customers arising out of wrong fuelling of vehicles by its employees at the risk location.</p> <p>16. Terrorism</p> <p>SECTION II - BURGLARY</p> <p>1. Theft: The policy is extended to cover theft without actual forcible and violent entry into or exit from the premises by the person or persons committing such theft.</p> <p>SECTION IV - PUBLIC LIABILITY</p> <p>1. Food and Beverage Extension: The policy shall extend to cover the legal liability of the Insured for death and/or bodily injury and/or loss of, or damage to, or loss of use of property arising from poisoning caused by foreign or deleterious substances in food, beverages, and/or any other edible items supplied by the Insured.</p> <p>2. Other Facilities Extension The policy shall extend to include legal liability of the Insured for death or bodily injury or loss of or damage to or loss of use of property,</p>	

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		<p>arising out of accidents, caused by the use of facilities as declared and agreed.</p> <p>3. Valuables Under Care, Custody and Control Extension</p> <p>The policy shall extend to include legal liability of the Insured for loss / damage to property of residents / bonafide guests, whilst they are in the Care, Custody or Control of the Insured in the premises.</p> <p>4. Act of God Extension</p> <p>The policy shall extend coverage to liability arising from Act of God perils, namely storm, typhoon, flood, inundation, and earthquake only.</p> <p>SECTION V - CONSEQUENTIAL LOSS (FIRE)</p> <p>1. Prevention of Access:</p> <p>The Policy shall extend to include loss or reduction resulting from cessation, interruption to the business as consequence of physical destruction of or damage to property belonging to the Insured or property within a radius of 5 kms from the insured premises (inland only & excluding port blockage) which prevents or hinders the use of or access to the premises.</p> <p>The total liability under this section is limited to maximum of 4 weeks over and above the policy BI (Business Interruption) deductible.</p> <p>SECTION VIII - ELECTRONIC EQUIPMENT</p> <p>1. Omission to Insure Additions, Alterations, or Extensions:</p> <p>The policy is extended to cover assets or equipment that the Insured may acquire or for which they may become responsible. However, liability under this extension shall</p>	

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		<p>not exceed 5% of the Sum Insured for items as mentioned in the Schedule.</p> <p>SECTION XI - ALL RISK</p> <p>1. Reinstatement Value Cover</p> <p>In the event of a partial loss, the Company will cover the amount of depreciation deducted from the value of parts with a limited life, as specified under the basis of Claim Payment.</p> <p>In cases where an Insured item is a Total Loss, the Company will pay the reinstatement or replacement value of the item, including costs for ordinary freight, erection, and customs duties (if any), provided such expenses have been included in the Sum Insured. The Company will also cover any normal charges for dismantling the destroyed machinery, but the salvage value will be deducted.</p>	
8.	Loss Participation	As per deductibles mentioned in Policy Schedule for each section.	
9.	Exclusions	<p>Detailed Exclusions are mentioned in the Policy wordings for each section. Some major exclusions are mentioned below:</p> <p>General exclusions applicable to all the sections in the Policy are:</p> <ol style="list-style-type: none"> 1. The excess stated in the Schedule must be borne by the Insured for each and every loss covered under this policy. 2. Physical loss or damage caused by an act of sabotage and/or terrorism unless specifically covered and specified in the Policy Schedule. 3. Loss, destruction, or damage caused to the Insured property or interest by pollution or contamination. 	

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		<p>4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>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 perils covered.</p> <p>6. Any data or software related losses</p> <p>SECTION I - FIRE AND ALLIED PERILS SOOKSHMA UDYAM SURAKSHA</p> <p>1. 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 (including lightning). This exclusion applies only to the particular machine so lost, damaged or destroyed.</p> <p>2. Loss or damage due to Terrorism</p> <p>SECTION II - BURGLARY</p> <p>1. Loss or damage where the Insured, any inmate or member of the Insured's household, business staff, or any other person lawfully on the premises is involved in the actual theft of or damage to any articles or premises, or where such loss or damage has been expedited, assisted, or brought about by any such person or persons.</p> <p>2. Unexplained losses, shortages due to error or omission, losses discovered while making an inventory or periodic stocktaking, or loss resulting from the Insured voluntarily parting with title or possession of any property, or being induced to do so by deception.</p> <p>3. Theft or attempted theft unless the contents</p>	

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		<p>are specifically Insured by the policy.</p> <p>SECTION III - MONEY INSURANCE</p> <p>The Company shall not be liable in respect of any loss:</p> <ol style="list-style-type: none"> 1. Due to robbery, theft, fraud, dishonesty, or collusion by any employee or agent of the Insured. 2. Of money from an unattended vehicle or otherwise. 3. Resulting from the Insured's voluntarily parting with money or induced to do so by deception. 4. From cash box, safe, strong-room, cash at the counter, or till following the use of its key(s) or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or violence against the person having custody of the key(s). 5. On premises that are closed at the time of the loss, unless the money is in a locked cash box, safe, or strong-room, and all openings (including all doors leading to the safe or strong-room) of the premises are fully secured. <p>SECTION IV - PUBLIC LIABILITY</p> <p>This policy does not cover liability:</p> <ol style="list-style-type: none"> 1. Arising out of deliberate, wilful or intentional non-compliance of any Statutory provision. 2. (a) Arising out of all personal injuries such as libel, slander, false arrest, wrongful detention, defamation etc., and mental injury, anguish, or shock resulting therefrom. (b) Infringement of plans, copyright, patent, trade name, trade mark, registered design. 3. Professional liability Exclusion 	

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		<p>4. Products and Completed Operations Liability Exclusion: Arising out of completed operations hazard to property damage to work performed by the named Insured arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.</p> <p>5. 'Injury' or 'Damage' to the residents, tenants, employees and permanent occupants of the Insured premises.</p> <p>SECTION VI - EMPLOYEE FIDELITY</p> <p>1. The Company shall not be liable to make any payment hereunder if there is material change without prior information in the nature of the Business of the Insured or the duties or conditions of service of any of the employed shall be changed or if the precautions and checks for securing accuracy of the accounts mentioned in the Proposal and correspondence relative thereto shall not be duly observed.</p> <p>2. The Company shall not be liable to make any payment hereunder should there be any breach of any of the warranties stated herein.</p> <p>SECTION VII - PLATE GLASS</p> <p>1 Damage as a result of faulty workmanship and/or defective design of frames or framework or fittings or fixtures of any description.</p> <p>2 Costs of recreating any glazing and/or lettering and /or ornamentation and /or any surface treatment or surfacing on the Damaged Plate Glass unless such is specifically declared for insurance hereon.</p> <p>SECTION VIII - ELECTRONIC EQUIPMENT</p> <p>1. Loss of or damage to the property covered</p>	

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		<p>under this policy falling under the terms of the Maintenance Agreement.</p> <p>2. Wilful act or wilful negligence of the Insured or his representative</p> <p>SECTION IX - PERSONAL ACCIDENT</p> <p>1. Any Insured Person's participation or involvement in naval, military, or air force operations; professional or semi-professional sporting events; racing; aviation; scuba diving; parachuting; hang-gliding; rock or mountain climbing; winter sports; bungee jumping; skydiving; riding or driving in races or rallies using a motorized vehicle or bicycle; caving or potholing; hunting; equestrian activities; skin diving or other underwater activities; rafting or canoeing involving white water rapids; yachting or boating outside coastal waters (2 miles); or participation in any professional sports, bodily contact sports, or potentially dangerous sports for which you are untrained.</p> <p>2. Any claim of Insured Person arising from:</p> <p>a. Suicide or attempted suicide</p> <p>b. Wilful self-inflicted illness or injury, except injury in self-defense or to save a life.</p> <p>3. Through deliberate or intentional, unlawful or criminal act, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion.</p> <p>SECTION X - MACHINERY BREAKDOWN</p> <p>1. Accident, Loss, damage/and/or liability resulting from over load experiments or tests requiring the imposition of abnormal conditions.</p> <p>2. Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or</p>	

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		<p>exposure.</p> <p>3. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.</p> <p>SECTION XI - ALL RISK</p> <p>1. Theft from any car except from a car which is a fully enclosed type passenger carrying motor car and the motor car had all the doors, windows and other openings securely locked and properly fastened.</p> <p>2. Loss or damage for which the manufacturer or supplier of the Insured items is responsible either by law or under contract.</p> <p>3. Loss or damage due to theft or attempted theft by an employee or any other person in connivance with the Insured or any employee.</p> <p>SECTION XII - NEON SIGN</p> <p>1. Damage caused by a process of restoring, repairing or renovation or deterioration arising from wear and tear or any other gradually operating cause.</p> <p>2. The fusing or burning out of bulbs and/or tubes arising from short circuit or arcing or any other mechanical or electrical breakdowns or faults.</p> <p>SECTION XIII - TRAVEL BAGGAGE</p> <p>1. Theft of Baggage from any motor vehicle unless such is a fully enclosed type passenger carrying motor car with a permanent top and glass windows (not a convertible), securely locked and properly fastened.</p> <p>2. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curious, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the</p>	

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		<p>means of conveyance.</p> <p>3. Loss, destruction, or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps, travel tickets, travelers' cheques, or business books or documents.</p> <p>SECTION XIV - BOILER AND PRESSURE PLANT INSURANCE</p> <p>1. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.</p>	
10.	Special Conditions and Warranties (if any)	<p>As per Warranties mentioned in Policy Schedule for each section.</p> <p>Basement Warranty</p> <p>Kutchra construction Warranty</p> <p>Your obligations shall be as follows:</p> <ol style="list-style-type: none"> 1. Make true and full disclosure in the proposal and related documents 2. Make true statements and full disclosure in the claim and related documents 3. Obligation to take care: You must: <ol style="list-style-type: none"> i. Ensure that unauthorised persons do not occupy your premises. ii. Whenever your premises or any building on your premises is unoccupied, you must ensure that all security procedures are in force. 4. Inform change in circumstances: You must inform us immediately if: <ol style="list-style-type: none"> i. You change the nature of your business or any processes, ii. You let out your premises or any part, or your premises will no longer be solely occupied by you, 	Warranties as specified in the Policy Schedule and Annexure to the Policy

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		<ul style="list-style-type: none"> iii. You change the use of your premises or any building, iv. Your premises or any building remains unoccupied for more than 30 days. 5. Allow inspection and investigation of claim 6. Follow claim procedure 	
11.	Admissibility of Claim	<p>Broad principles for admissibility of claim are:</p> <ol style="list-style-type: none"> 1. Immediate notice to Us <ul style="list-style-type: none"> As soon as any loss or physical damage occurs to Insured property due to an insured event, you must immediately notify us of the loss or damage, but no later than 7 days after you become aware of it. 2. Steps to prevent loss and damage <ol style="list-style-type: none"> a. You must take all reasonable steps to prevent further loss or damage to the Insured Property. b. Until the Company has inspected the Insured property and your premises and given its consent: <ol style="list-style-type: none"> i. You must not sell, give away or dispose of any damaged items of any property, ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and iii. You must not carry out repairs unless they are urgent and you cannot contact us. iv. Formally lodge a claim on Third Party wherever such Third Party is responsible for the loss. 3. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or 	

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		<p>devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.</p> <p>This Policy will automatically end in the following cases:</p> <ol style="list-style-type: none"> a. Destruction of Any Insured Building: This policy will automatically end 7 (seven) days after any Insured building collapses, is displaced, or is destroyed for reasons other than an Insured event. If a separable part of any Insured building falls down or is destroyed for reasons other than an Insured event, coverage will end for that part or additional structure. b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. The Company may agree, but will not be bound, to continue the cover on revised rates, terms and conditions. c. Change of Use or Ownership of Insured Property: The policy will end with respect to the Insured property affected unless you have obtained our prior written consent as an endorsement on the policy. <ol style="list-style-type: none"> i. If you change the trade or manufacture, the nature of your occupation, or other circumstances relating to the building or a building containing any Insured property in a way that increases the risk of loss or damage from Insured events. ii. If your interest in any Insured property passes to another person, except by will or operation of law 	

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		<p>d. Sale of Insured Property: This policy will end when you sell, surrender, or release your interest in any Insured property or its part.</p> <p>e. Exhaustion of Sum Insured: If any Insured property is lost, destroyed, stolen, or considered a Total Loss, and the Company pays you the full Sum Insured for such item, the insurance cover for that item will automatically end. If the Company pays the total Sum Insured for any claim, this policy will also end.</p> <p>f. Effect of Death: If you are an individual, in the event of your unfortunate death, the insurance coverage you have purchased will continue for the benefit of your legal representative(s) during the policy period, subject to all the terms and conditions of this policy.</p> <p>g. Policy not invalidated: The Policy is not invalidated:</p> <ul style="list-style-type: none"> i. By transfer of your interest in the policy by operation of law, if that occurs during the policy period, the Company can continue this policy on the same or modified terms in favor of your legal representatives, provided they apply for this purpose within 30 days of such transfer. ii. By any act, omission, or alteration unknown to you, or beyond your control, that increases the risk of loss or damage, if you give notice to us immediately when you become aware of the act, omission or alteration, and pay additional Premium if required; or if your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property. 	

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		<p>Example: Reported fire claim in a Machinery of ₹ 2 Crore. If the Sum Insured is ₹15 crores and the value at risk is ₹20 crores, there is 25% underinsurance applicable.</p> <p>Provided the property is reinstated, claim payable shall be arrived as follows:</p> <ol style="list-style-type: none"> ₹2 crores less salvage ₹20 lakhs = ₹1.8 crores Less underinsurance (25%), i.e., ₹45 lakhs = ₹1.35 crores Less excess of ₹6.75 lakhs Final amount = ₹1.2825 crores 									
12.	Policy Servicing - Claim Intimation and Processing	<p>Losses can be notified by the Insured in the following ways:</p> <ul style="list-style-type: none"> Email notification to general.claims@tata-aig.com Through SMS, use the number 5616181 By letter/ Fax / e-mails to any of our offices Through TATA AIG website www.tataaig.com <table border="1" data-bbox="509 1263 1262 1955"> <tr> <td data-bbox="509 1263 884 1480">Insurer's Response to a loss notification: Registration of Claim and providing unique Claim Number</td> <td data-bbox="888 1263 1262 1480">Immediate, in any case within 24 hours of First notice of loss.</td> </tr> <tr> <td data-bbox="509 1487 884 1653">Appointment of surveyor where required</td> <td data-bbox="888 1487 1262 1653">Immediate, in any case within 72 hours of FNOL / Receipt of Minimum Information</td> </tr> <tr> <td data-bbox="509 1659 884 1749">Final Survey Report</td> <td data-bbox="888 1659 1262 1749">Within 30 days of Appointment.</td> </tr> <tr> <td data-bbox="509 1756 884 1955">Queries/ additional requirements</td> <td data-bbox="888 1756 1262 1955">Request to be made within 7 working days of receipt of survey report</td> </tr> </table>	Insurer's Response to a loss notification: Registration of Claim and providing unique Claim Number	Immediate, in any case within 24 hours of First notice of loss.	Appointment of surveyor where required	Immediate, in any case within 72 hours of FNOL / Receipt of Minimum Information	Final Survey Report	Within 30 days of Appointment.	Queries/ additional requirements	Request to be made within 7 working days of receipt of survey report	
Insurer's Response to a loss notification: Registration of Claim and providing unique Claim Number	Immediate, in any case within 24 hours of First notice of loss.										
Appointment of surveyor where required	Immediate, in any case within 72 hours of FNOL / Receipt of Minimum Information										
Final Survey Report	Within 30 days of Appointment.										
Queries/ additional requirements	Request to be made within 7 working days of receipt of survey report										

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)		Policy Clause No.
		Offer of Settlement / Intimation of Repudiation of Claim	Immediate, in any case within 7 days of, but in any case within 30 days of, receipt of Survey Report/ receipt of Last Necessary Document from Insured	
		Telephone Calls	Telephone calls should be returned as soon as possible but in no case longer than one working day.	
		E- Mail Faxes & Letters	Respond within 2 working days of receipt or earlier if the matter is urgent.	
13.	Grievance Redressal and Policyholders Protection	<p>The Company are committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, you can contact us through below channels:</p> <ul style="list-style-type: none"> Email us at customersupport@tataaig.com Write to us at: Tata AIG General Insurance Co. Ltd., 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit the Servicing Branch mentioned in the Policy Document <p>Nodal Officer</p> <p>Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch. After investigating the grievance internally and subsequent closure, the Company will send our response within a period of 10 days from the date of receipt of the complaint</p>		

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>by the Company or its office in Mumbai. In case the resolution is likely to take longer time, the Company will inform you of the same through an interim reply.</p> <p>Escalation Level 1</p> <p>For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, the Company will send our response within a period of 8 days from the date of receipt of your complaint.</p> <p>Escalation Level 2</p> <p>For lack of a response or if the resolution still does not meet your expectations, you can write to the Head Customer Services at head.customerservices@tataaig.com. After examining the matter, the Company will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.</p> <p>Insurance Ombudsman</p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, 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 www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the</p>	

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India

24*7 Toll free No.: 1800 266 7780 • Email: customersupport@tataaig.com • Website: www.tataaig.com

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		Consumer Education Website of the IRDAI at http://www.policyholder.gov.in , or from any of Our Offices.	
14 .	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the us 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 us immediately. Disclosure of other material information during the policy period. Non-disclosure of material information may affect the claim settlement. 	

Declaration by the Policy Holder:

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

Place: _____

Date: _____

(Signature of the Policyholder)

Dear Customer,

Please carefully read the Customer Information Sheet (CIS) attached to your policy. To confirm that you have read and understood its contents, please click on this [link](#). Your acknowledgement of the CIS will be deemed received if we do not receive a confirmation from you within 7 days.

Disclaimer: For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on www.tataaig.com carefully. The trade logo displayed above belongs to TATA Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

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