

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.	Product Name	Contractors All Risk Insurance - Retail	Policy Schedule				
2.	Unique Identification Number (UIN)	IRDAN108RP0017V01100001					
3.	Structure	Basis of Sum Insured - The Sum Insured shall not be less than the completely erected/constructed value of the property inclusive of freights, custom duty, construction/erection cost.					
4.	Interests Insured	Construction of residential and commercial buildings, interior decoration works as specified in Policy Schedule.	As Specified in Policy Schedule				
5.	Sum Insured (Basis)	<table border="1"> <tr> <td>Section 1: Material Damage</td> <td>₹</td> </tr> <tr> <td>Section 2: Third-Party Liability</td> <td>₹</td> </tr> </table>	Section 1: Material Damage	₹	Section 2: Third-Party Liability	₹	As Specified in Policy Schedule and Annexure to the Policy
Section 1: Material Damage	₹						
Section 2: Third-Party Liability	₹						
6.	Policy Coverage	<p>Policy Covers sudden and unforeseen physical loss of or damage to the property Insured:</p> <ul style="list-style-type: none"> Section 1: Material Damage <p>The Insurer agrees with the Insured that, if at any time during the Period of Insurance stated in the Policy Schedule, or during any further period of extension thereof the property described in the Policy Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded under the Policy, in a manner necessitating replacement or repair the Insurer will pay or make good all such loss or damage up to an</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 • IRDA of India Registration No.: 108
 CIN: U85110MH2000PLC128425 • Contractors All Risk Insurance - Retail UIN: IRDAN108RP0017V01100001

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>amount not exceeding in respect of each of the items specified in the Policy Schedule the sum set opposite thereto and not exceeding in the whole the total Sum Insured.</p> <p>The Insurer will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this Policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.</p> <ul style="list-style-type: none"> • Section 2: Third-Party Liability <p>The Insurer will indemnify the Insured against</p> <ul style="list-style-type: none"> ◦ Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with erection thereon; ◦ Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other erection work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the erection of any property described in the Schedule. <p>Provided that the total liability of the Company during the Period of Insurance under this clause shall not exceed the Limits of Indemnity set opposite thereto in the Schedule.</p> <p>In respect of a claim for compensation to which the indemnity provided herein applies, the Insurer will, in addition, indemnify the Insured against</p> <ul style="list-style-type: none"> ◦ All cost and expenses of litigation recovered by any Claimant from the Insured, and 	

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		<ul style="list-style-type: none"> ◦ All costs and expenses incurred with the written consent of the Insurer. 	
7.	Add-on Cover	<p>Additional Optional Covers:</p> <ul style="list-style-type: none"> • Deletion of exclusion on breakage of glass • Storage at fabricators premises • Clearance and removal of debris • Surrounding property of the Insured • Escalation • Express freight and Air freight • Additional custom duty • Contractor's Plant and Machinery • Maintenance visit Cover/Extended maintenance Cover • Terrorism Cover <p>Subject to specifically covered as per Policy Schedule for specified limits.</p>	
8.	Loss Participation	<p>As per Deductibles/Excess mentioned in Policy Schedule. (It is the amount that Insured must bear in each and every claim before Insurer become liable to pay)</p>	
9.	Exclusions	<ul style="list-style-type: none"> • War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not) Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority 	

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		<ul style="list-style-type: none"> • Nuclear reaction, Nuclear radiation or Radioactive contamination; • Willful act or willful negligence of the Insured or of his responsible representative; • Cessation of work whether total or partial. • Terrorism Damage Exclusion Warranty. <p>Exclusions to Section 1: Material Damage</p> <ul style="list-style-type: none"> • The first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule; • Loss discovered only at the time of taking an inventory; • Normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass; • Loss or damage due to faulty design; • The cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/or workmanship; • The cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage; • Loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates; 	

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		<ul style="list-style-type: none"> • Any damage or penalties on account of the Insured's non-fulfillment of the terms of delivery or completion under his contract of construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies; • Loss of or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft. <p>Exclusions to Section 2: Third-Party Liability</p> <ul style="list-style-type: none"> • The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage. • Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section 1 of this Policy; • Liability consequent upon - <ul style="list-style-type: none"> ◦ Bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is Insured under Section 1, or members of their families; ◦ Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is Insured under Section - 1, or an employee or workman of one of the aforesaid; ◦ Any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft; 	

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		<ul style="list-style-type: none"> ◦ Any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement. <p>For detailed exclusions refer Policy document.</p>	
10.	Special Conditions and Warranties (is any)	<ul style="list-style-type: none"> • Memo 1: Sum Insured: It is a requirement of this Insurance that the sum of Insurance stated in the schedule shall not be less than the completely erected value of the property inclusive of freights, custom duty, erection cost and the Insured undertakes to increase or decrease the amount of insurance in the event of any material fluctuation in the level of wages or prices. Provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Company. If in the event of the occurrence of a loss, or damage it is found that the Sum Insured representing the completely erected value of the property and/or of particular item involved is less than the amount required to be Insured, then the amount recoverable by the Insured under this Policy shall be reduced in such proportion as the Sum Insured bears to amount required to be Insured. • Memo 2: Premium Adjustment: The Sum Insured under the Policy representing the complete value of the contract works shall be adjustable at completion of the construction on the basis of actual values to be declared by the Insured in respect of freight and handling charges, customs dues and construction cost and difference in premium shall be met with by payment at the rate agreed to or by the Insured as the case may be. Any increase or decrease in the prime cost of materials shall not be the subject matter of Premium Adjustment. 	

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		<ul style="list-style-type: none"> • Memo 3: Reinstatement of Sum Insured: In the event of loss or damage the Insurance shall notwithstanding be maintained in force during the period of Insurance for the Sum Insured the Insured undertaking to pay a pro-rata additional premium on the full amount of each claim for the loss or damage from the date of such loss to the expiry of the period of Insurance. • Memo 4: Basis of Loss Settlement: In the event of any loss or damage the basis of any settlement under this Policy shall be: In the case of damage which can be repaired the cost of repairs necessary to restore the property to their condition immediately before the occurrence of the damage less salvage, or in the case of a total loss - the actual value of the property immediately before the occurrence of the loss less salvage; However, only to the extent the cost claimed has to be borne by the Insured and to the extent they are included in the Sum Insured and provided always that the provisions and conditions have been complied with. All damages, which can be repaired, shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the property immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in above. The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses. The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy. 	

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		<ul style="list-style-type: none"> • Memo 5: Extension of Cover: Any extra charges incurred for overtime, work on holidays, express freight (excluding air freight) are not covered by this Insurance unless agreed upon at an additional premium to be prescribed by the Company. • Memo 6: Construction Plant and Machinery: Loss of or damage to Construction Plant and Machinery excludes loss or damage directly caused by its own explosion or its own mechanical or electrical breakdown or derangement. • Memo 7: Surrounding Property Loss of or damage to property located on or adjacent to the site and belonging to or held in care custody or control of the Principal(s) or the Contractor(s) shall only be covered if occurring directly due to the construction of the items Insured under Section I and happening during the period of Cover, and provided that a separate Sum therefore has been entered in the Schedule under Section I, for Principal's surrounding specified property. This Cover does not apply to construction/erection machinery, plants and equipment. • Memo 8: Major Perils/AOG Perils The major Peril/Acts of God claims shall mean claims arising out of: <ul style="list-style-type: none"> ◦ Earthquake - Fire & Shock Landslide/Rockslide/ Subsidence ◦ Flood/Inundation ◦ Storm/Tempest/Hurricane/Typhoon/Cyclone/ Lightning or other atmospheric disturbances. ◦ Collapse ◦ Water damage for 'wet' risks i.e. contract involving works in rivers, canals, lakes or sea. 	

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		<ul style="list-style-type: none"> • Memo 9: Reinstatement of the Indemnity Limit: Reinstatement of the indemnity limit on payment of additional premium after occurrence of claim can be allowed for extensions like express freight, overtime, surrounding property, air freight. However, in respect of Third-Party liability, reinstatement can be allowed upto overall limit of ₹1 crore during entire Policy Period. • Memo 10: Third-Party Liability: Third-party liability (TPL) Cover cannot be granted during extended maintenance. 	
11.	Admissibility of Claim	<p>Admissibility of Claim: The admissibility of a claim under this Policy is subject to the Policy terms and conditions. It is important to understand that this is a summary of the broad principles, and the full details governing Claim Decisions are outlined in the Policy wordings</p> <p>Claims Procedure: Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:</p> <ol style="list-style-type: none"> i. Policyholder or the Claimant, as applicable, is required to Intimate the Insurer, about the happening of a claim under the Insurance Policy, at the earliest possible time either in person or through: <ol style="list-style-type: none"> a. Online mode; b. Policyholder can send a duly filled e-claim notification form to general.claims@tataaig.com c. Distribution channel; d. Authorised call centre of the Insurer; e. Using the “Initiate Claim” feature on the TATA AIG Insurance - Apps on Google Play Store or on the App Store or using Self-Service Portal or call our Toll-Free Helpline at 1800-266-7780 (or 1800-22-9966 for Senior Citizens). 	

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		<p>f. Claim can be registered by visiting TATA AIG's website https://www.tataaig.com/claims-process</p> <p>Claim Acceptance: Your claim will generally be accepted if:</p> <ul style="list-style-type: none"> i. You report the occurrence, loss or damage to us promptly. ii. You take all reasonable immediate steps to minimise further loss or damage. iii. You report the loss or damage to the Insured Property to the appropriate legal authorities immediately. As an illustration, reporting should be made to the district administration in case of subsidence/landslide or the police in case of any riot/act of terrorism /theft etc. iv. You submit the claim form and required details within 15 days. v. You comply with all terms and conditions of the Policy. vi. Costs to be claimed under the Policy are incurred with our prior agreement. vii. The allocation of the surveyor happens within 24 working hours of reporting of claim. viii. On allocation of surveyor, Insurer shall communicate the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor to the Insured immediately. ix. The surveyor shall submit the survey report to the Insurer within fifteen days of allocation. <p>Sample Claim Calculation Process:</p> <ul style="list-style-type: none"> i. Appointment of surveyor (if required). 	

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		<ul style="list-style-type: none"> ii. Assessment of the actual loss or damage incurred. This Policy generally operates on a replacement cost basis for repairable items and actual cash value for total losses. iii. Deduct any costs incurred for any alterations, improvements or overhauls. iv. Apply any applicable Deductible/Excess. v. Consider any Policy limits (or Sub-Limits). vi. Adjust for any under Insurance or average clause, if applicable. vii. Adjust for depreciation (for items having limited life), and deduct any salvage value or recovery. viii. Adjust for other Insurance, if applicable. ix. Adjust re-instatement premium as applicable. <p>The Insurer shall decide on the claim within seven days of receipt of the survey report or after expiry of fifteen days from allocation of the claim to the surveyor whichever is earlier. This timeline will not apply in case of Policies issued on the property/building on reinstatement value basis.</p>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll-Free/IVRS number of the Insurer - Toll-Free Helpline at 1800-266-7780 (or 1800-22-9966 for senior citizens). • Website/Email - https://www.tataaig.com/claims-process/ / Email: general.claims@tataaig.com • Details of designated company officials to be contacted in the time of claim - general.claims@tataaig.com / Toll-Free no. 1800-266-7780 (or 1800-22-9966 for Senior Citizens). • Turn Around Time (TAT) for claims settlement - Within 7 working days of receipt of survey report and all documents. 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied Customer Support - customersupport@tataaig.com Escalation Level 1 - manager.customersupport@tataaig.com Escalation Level 2 - head.customerservices@tataaig.com 	
13.	Grievance Redressal and Policyholders Protection	<p>Redressal of Grievance: At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 Toll-Free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).</p> <p>Our Grievance Redressal Officer: You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Customer Support: TATA AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon (E), Mumbai, Maharashtra 400063.</p> <ul style="list-style-type: none"> Escalation Level 1: If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com. Escalation Level 2: If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT. 	

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		<p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</p> <p>The name and address of the Insurance Ombudsman of competent jurisdiction are as below:</p>	

Office of the Ombudsman	Address & Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201/2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461/2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha

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CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196/2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (Excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu PuducherryTown and Karaikal (Which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204/2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759/2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernaklam@cioins.co.in	Kerala, Lakshadweep, Made a part of Pondicherry

KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033-22124339/22124340 Fax: 033-22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330/2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Basti, Kaushambi, Balrampur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 Fax: 022-26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Mainpuri, Bulandshehar, Etah, Kanooj, Mathura, Meerut, Moradabad, Muzaffarnagar,

		Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)

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14.	Obligation of the Policyholders	<ul style="list-style-type: none"> The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations. (a) Representatives of the Insurer shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurer with all details and information necessary for the assessment of the risk. 	

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		<ul style="list-style-type: none"> (b) The Insured shall immediately notify the Company by telegram/email and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require and the scope of Cover and/or premium shall, if necessary be adjusted accordingly. No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company. Important Note: This Policy and its conditions should be examined, and if incorrect returned at once for alteration. Every change affecting the risks Insured by this Policy must be immediately advised to the Company. Failure to do this might result in the Insurance ceasing to be of effect. The Policy is not transferable from the Insured to any person unless the Company's written contest has been obtained. In the event of any loss or damage notice should be given IMMEDIATELY to the company. 	

Declaration by the Policyholder:

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

Date: _____

Place: _____

(Signature of the Policyholder)

Note:

1. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
2. Policy Wordings can be downloaded from TATA AIG website – www.tataaig.com/downloads

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TATA AIG GENERAL INSURANCE COMPANY LIMITED

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