

### 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 Plant & Machinery Insurance - Retail	Policy Schedule
2.	Unique Identification Number (UIN)	IRDAN108RP0018V01100001	
3.	Structure	Basis of Sum Insured - The Sum Insured shall be equal to the cost of replacement of the Insured Property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties if any and erection costs.	
4.	Interests Insured	Contractors Plant and Machinery like Compressors, Cranes, Mixing Plants, Stone Crushers, Pumps, Motors, Workshop Machines, Mobile Mixing Plant, Generators, Excavators, Bull Dozers, Loaders etc. as specified in Policy Schedule.	As Specified in Policy Schedule
5.	Sum Insured	₹	As Specified in Policy Schedule and Annexure to the Policy
6.	Policy Coverage	This Policy will cover expenses necessarily incurred to restore the damaged machine to its condition immediately prior to the accident/loss plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, customs duties and dues if any, to	

#### 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 Plant & Machinery Insurance - Retail UIN: IRDAN108RP0018V01100001

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		<p>the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured, the Insurer will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.</p> <p>No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account.</p>	
7.	Add-On Cover	<p>Additional optional covers:</p> <ul style="list-style-type: none"> <li>• Floater Cover</li> <li>• Third-Party Liability</li> <li>• Owner's Surrounding Property</li> <li>• Clearance and Removal of Debris</li> <li>• Additional Custom Duty</li> <li>• Express Freight</li> <li>• Air Freight</li> <li>• Dismantling of CPM Equipment and Shifting to a New Location</li> <li>• Terrorism Cover</li> </ul> <p>Subject to specifically covered as per Policy Schedule.</p>	
8.	Loss Participation	<p>As per Deductibles/Excess mentioned in Policy Schedule.</p> <p>(It is the amount that Insured must bear in each and every claim before Insurer become liable to pay).</p>	
9.	Excursions	<p>a. the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;</p>	

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		<ul style="list-style-type: none"> <li>b. Loss or damage due to electrical or mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement an accident occurs causing external damage, such consequential damage will be indemnifiable.</li> <li>c. Loss of or damage to replaceable parts and attachment such as bits, drills, knives or other cutting edges, saw blades dies, moulds, patterns, pulverizing and crushing surfaces, screens and sieves, ropes, belts, chains, elevator and conveyor bands, batteries, tyres, connecting wires and cables, flexible pipes, joining and packing material regularly replaced;</li> <li>d. Loss or damage due to explosion of any boiler or pressure vessel subject to internal steam or fluid pressure or of any internal combustion engine;</li> <li>e. Loss of or damage to vehicles designed and licensed for general road use unless these vehicles are exclusively used on construction site;</li> <li>f. Loss of or damage to hull and machinery of waterborne vessels or crafts, however this exclusion shall not apply to Contractors Plant and Machinery mounted on water borne vessels or crafts for the purpose of use for the contract work.</li> <li>g. Loss or damage due to total or partial immersion in tidal waters;</li> <li>h. Loss or damage whilst in transit, from one location to another location. (Public Liability will not be payable while Contractors Plant &amp; Machineries are on Public Roads).</li> </ul>	

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		<ul style="list-style-type: none"> <li>i. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, corrosion, rust, deterioration due to lack of use and normal atmospheric conditions);</li> <li>j. Loss or damage occurring whilst any Insured item is under-going a test of any kind or is being used in any manner or for any purpose other than that for which it was designed;</li> <li>k. Loss of or damage to plant and/or machinery working underground. Note - This does not apply to machineries used in tunnelling works.</li> <li>l. War, Invasion, act of foreign enemy, hostilities or war like operation (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 person 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 de facto or by any Public, Municipal or Local Authority.</li> <li>m. Loss or damage directly or indirectly caused by, or arising out of, or aggravated by nuclear reaction, nuclear radiation or radioactive contamination.</li> <li>n. Loss or damage due to any faults or defects existing at the time of commencement of this Policy within the knowledge of the Insured or his representatives, whether such faults or defects were known to the Company or not;</li> </ul>	

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		<ul style="list-style-type: none"> <li>o. Loss or damage directly or indirectly caused by, or arising out of or aggravated by the willful act or willful negligence of the Insured or his representatives.</li> <li>p. Loss or damage for which the supplier or manufacturer is responsible either by law or under contract;</li> <li>q. Consequential loss or liability of any kind or description;</li> <li>r. Loss or damage discovered only at the time of taking an inventory or during routine servicing.</li> </ul> <p>In any action, suit or other proceeding where the Insurer allege that by reason of the provisions of exclusions (m) to (q) above any loss, destruction or damage is not covered by this Policy, the onus of proving that such loss, destruction or damage is covered shall be upon the Insured.</p> <ul style="list-style-type: none"> <li>s. Terrorism Damage Exclusion Warranty.</li> </ul> <p>For detailed exclusions refer Policy document.</p>	
10.	Special Conditions and Warranties (If any)	As specified in Policy Schedule if any.	
11.	Admissibility of Claim	<p><b>Admissibility of Claim:</b> 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><b>Claims Procedure:</b> Upon the happening of any event giving rise or likely to give rise to a claim under this Policy:</p>	

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		<p>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:</p> <ol style="list-style-type: none"> <li>a. Online mode;</li> <li>b. Policyholder can send a duly filled claim notification form to <b>general.claims@tataaig.com</b></li> <li>c. Distribution channel;</li> <li>d. Authorised Call Centre of the Insurer;</li> <li>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 <b>1800-266-7780</b> (or <b>1800-22-9966</b> for Senior Citizens).</li> <li>f. Claim can be registered by visiting TATA AIG's website - <b>https://www.tataaig.com/claims-process</b></li> </ol> <p><b>Claim Acceptance:</b> Your claim will generally be accepted if:</p> <ol style="list-style-type: none"> <li>i. You report the occurrence, loss or damage to us promptly.</li> <li>ii. You take all reasonable immediate steps to minimise further loss or damage.</li> <li>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.</li> <li>iv. You submit the claim form and required details within 15 days.</li> <li>v. You comply with all terms and conditions of the Policy.</li> </ol>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>vi. Costs to be claimed under the Policy are incurred with our prior agreement.</p> <p>vii. The allocation of the surveyor happens within 24 working hours of reporting of claim.</p> <p>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.</p> <p>ix. The surveyor shall submit the survey report to the Insurer within fifteen days of allocation.</p> <p><b>Sample Claim Calculation Process:</b></p> <ol style="list-style-type: none"> <li>i. Appointment of surveyor (if required).</li> <li>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.</li> <li>iii. Deduct any costs incurred for any alterations, improvements or overhauls.</li> <li>iv. Apply any applicable Deductible/Excess</li> <li>v. Consider any Policy limits (or Sub-Limits).</li> <li>vi. Adjust for any underinsurance or average clause, if applicable.</li> <li>vii. Adjust for depreciation (for items having limited life), and deduct any salvage value or recovery.</li> <li>viii. Adjust for other Insurance, if applicable.</li> <li>ix. Adjust re-instatement premium as applicable.</li> </ol> <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.</p>	

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		This timeline will not apply in case of Policies issued on the property/building on reinstatement value basis.	
12.	Policy Servicing - Claim intimation and Processing	<ul style="list-style-type: none"> <li>• Toll Free/IVRS number of the Insurer Toll-Free Helpline at <b>1800-266-7780</b> (or <b>1800-22-9966</b> for Senior Citizens).</li> <li>• Website: <a href="https://www.tataaig.com/claims-process/">https://www.tataaig.com/claims-process/</a> Email: <b>general.claims@tataaig.com</b></li> <li>• Details of designated company officials to be contacted in the time of claim - <b>General.claims@tataaig.com</b> / Toll-Free No. <b>1800-266-7780</b> (or <b>1800-22-9966</b> for Senior Citizens).</li> <li>• Turn Around Time (TAT) for claims settlement - Within 7 working days of receipt of survey report and all documents.</li> <li>• Escalation Matrix when TAT is not satisfied.</li> <li>• Customer Support - <b>customersupport@tataaig.com</b></li> <li>• Escalation Level 1 - <b>manager.customersupport@tataaig.com.</b></li> <li>• Escalation Level 2 - <b>Head.customerservices@tataaig.com</b></li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<p><b>Redressal of Grievance:</b></p> <p>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 <b>1800-266-7780</b> or <b>022-66939500</b> (toll charges apply), or email us at <b>customersupport@tataaig.com</b>. We will investigate and respond within the regulatory turnaround time (TAT).</p> <p><b>Our Grievance Redressal Officer:</b></p> <p>You can send Your grievance in writing by post</p>	



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		<p>or email to Our Grievance Redressal Officer at the following address:</p> <p><b>Customer Support:</b>  <b>TATA AIG General Insurance Company Limited</b>            7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063.</p> <p><b>Escalation Level 1:</b>            If you do not receive a response or are not satisfied with the resolution, please contact us at <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a></p> <p><b>Escalation Level 2:</b>            If you still need assistance, reach out to the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. We will provide our final response within the regulatory TAT.</p> <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:  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	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.	Karnataka

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	Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	
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: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh Chhattisgarh
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461/2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Odisha
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: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	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: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	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: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	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: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	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.: <b>040 - 23312122</b> Fax: <b>040 - 23376599</b> Email: <b>bimalokpal.hyderabad@cioins.co.in</b>	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.: <b>0141 - 2740363</b> Email: <b>bimalokpal.jaipur@cioins.co.in</b>	Rajasthan
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: <b>0484 - 2358759</b> Email: <b>bimalokpal.ernakulam@cioins.co.in</b>	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.: <b>033-22124339/22124340</b> Fax: <b>033-22124341</b> Email: <b>bimalokpal.kolkata@cioins.co.in</b>	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.: <b>0522 - 2231330/2231331</b> Fax: <b>0522 - 2231310</b> Email: <b>bimalokpal.lucknow@cioins.co.in</b>	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: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	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: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	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: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	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: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	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"> <li>• The Insured shall take all reasonable steps to maintain the Insured Property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacture's instructions for operating, inspection and overhaul, as well as government, statutory, municipal and all other binding regulations in force concerning the operation and maintenance of the Insured Plant and Machinery;</li> <li>• The Insurer officials and/or their representatives shall at all reasonable times have the right to inspect and examine any property Insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk.</li> <li>• In the event of any;               <ol style="list-style-type: none"> <li>a. Material change in the original risk,</li> <li>b. Alteration, modification or addition to an Insured Item,</li> <li>c. Departure from prescribed operating condition, whereby the risk of loss or damage increases.</li> <li>d. Change in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership) taking place.</li> </ol> <p>The Policy shall be void unless its continuance be agreed by endorsement signed by the Company.</p> </li> <li>• 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</li> </ul>	

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		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](http://www.tataaig.com/downloads)

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

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