

### Customer Information Sheet

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

S. No	Title	Description	Refer to Policy Clause Number				
1	Product Name	<b>Personal All Risk Policy</b>					
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0002V01201415					
3	Structure	Basis of Sum Insured: Indemnity					
4	Interests Insured	Insured's Property as detailed in Policy Schedule					
5	Sum Insured	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverage Name</th> <th style="text-align: center;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Insured Product</td> <td style="text-align: center;">Indemnity</td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	Insured Product	Indemnity	
Coverage Name	Basis of Sum Insured						
Insured Product	Indemnity						
6	Policy Coverage	The Company indemnifies the Insured or his family's property lost, destroyed or damaged, by Fire, Riot and Strike, Burglary, Theft or Accident, from any fortuitous cause, any time during the period of this insurance					
7	Optional/Add-On Cover	-					
8	Loss Participation	Nil					
9	Exclusions	<p>The Company shall not be liable in respect of -</p> <ol style="list-style-type: none"> <li>1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.</li> <li>2. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle or fragile nature, unless specifically declared and accepted by us and expressly stated in the policy schedule.</li> <li>3. Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means or specifically declared and accepted by us and expressly stated in the policy schedule.</li> <li>4. Overwinding, denting or internal damage of watches and clocks.</li> <li>5. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, travel tickets, travelers cheques, business books or documents unless specifically declared and accepted by us and expressly stated in the policy schedule.</li> <li>6. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.</li> <li>7. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.</li> <li>8. Loss or damage whether direct or indirect arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, confiscation, Arrests Restraints and Detainment by the order of any Government or any other authority.</li> <li>9. <b>Terrorism:</b> This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</li> <li>10.</li> </ol>	Exclusions				

		<p>a. Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising there from or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing, radiation or contamination by radioactivity from any source whatsoever.</p> <p>b. Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from Nuclear Weapons Material.</p> <p>11. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:</p> <p>a. any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility.</p> <p>b. any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,</p> <p>c. loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.</p> <p>This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.</p> <p>12. Consequential loss or legal liability of any kind.</p> <p>13. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily Increased.</p> <p>14. Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the covered item.</p> <p>15. Any cosmetic loss or damage including but not limited to scratches and dents that do not otherwise affect the functionality of the covered item.</p> <p>16. Loss or damage arising out of any pre-existing conditions.</p> <p>Loss or damage arising out of the misuse of or use other than in accordance with manufacturer's recommendation of, or use of any accessory which has not been approved by the manufacturer with the insured appliances</p>	
10	Special Conditions and Warranties (if any)	<p><b>SPECIAL CONDITIONS:</b></p> <p>1. <b>SINGLE ARTICLE LIMIT:</b> Unless specifically and separately stated, the Company's liability in respect of each article or pairs of articles shall not exceed 5% of the total sum insured under this policy.</p> <p>2. <b>ARTICLES IN PAIRS OR SETS:</b> Unless specifically and separately stated, where any item insured hereunder consists of articles in pairs or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such articles or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.</p>	Conditions
11	Admissibility of Claim	<p><b>CLAIMS PROCEDURE:</b></p> <p>If an event occurs that may give rise to a claim under this policy. or there are circumstances that are likely to give rise to a claim, insured must:</p>	General Conditions

		<ol style="list-style-type: none"> <li>1. Inform the company immediately through telephone / fax / email / SMS / registered post within 7 days from the occurrence of the loss or the event giving rise to the claim.</li> <li>2. Provide the company with all relevant information, documentation and details of items lost, damaged or destroyed along with their values, and also any other assistance that company may reasonably require to enable the company or independent surveyors or company's representatives to investigate any claim and/or to establish to company's reasonable satisfaction that a loss of the amount stated has occurred under this policy. Specifically in the case of the notification of a circumstance likely to give rise to a claim, insured shall also give the company reasons for the anticipation of a claim with full particulars including dates and the persons involved.</li> <li>3. Preserve any damaged property so that it may, at company's discretion, be inspected and examined by independent surveyors or company's representatives.</li> <li>4. In case of actual or attempted Burglary or Theft, Insured must in addition to 1), 2) and 3) above: <ol style="list-style-type: none"> <li>a. Immediately lodge a written complaint with the police listing out the items with values that were lost, damaged or destroyed and that insured intends to claim for and forward a copy of that written complaint, the First Information Report and/or Final Report to the company, and</li> <li>b. take all practicable steps to apprehend the guilty persons and to recover any property lost, and</li> <li>c. protect the remaining property from further damage and within 7 days supply the company with an inventory of damaged or stolen property detailing the quantity, age, description, actual replacement value and amount of loss claimed for in respect of each item, along with all documentation required to support and substantiate the claim.</li> </ol> </li> </ol> <p><b>Sample Claim Calculation</b></p> <p>A newly purchase Television is covered for Accidental Damage under PAR for a Sum Insured of Rs. 40,000,</p> <ol style="list-style-type: none"> <li>a. If the insured television gets damaged due to an accident within the course of the policy, and the repair estimate of the same is Rs. 15,000, then TATA AIG will pay the repair cost of Rs. 15,000.</li> <li>b. If the replacement cost of the damaged insured device is more that 80% of the Sum Insured, then TATA AIG will pay the amount after due allowance for wear and tear and depreciation but limited nevertheless to the sum insured, as per the policy schedule.</li> </ol>	
12	Policy Servicing – Claim Intimation and Processing	<p>Claims can be intimated in many ways through telephone/fax/email/SMS/registered post within 7 days, from the occurrence of the loss or the event giving rise to the claim.</p> <ol style="list-style-type: none"> <li>1. 24-hour Toll-free Helpline at 1-800-266-7780/1800-11-9966 or</li> <li>2. Writing to us at <a href="mailto:customersupport@tata-aig.com">customersupport@tata-aig.com</a></li> <li>3. SMS us as below <ol style="list-style-type: none"> <li>a. Claims: Type in CLAIMS and send it to 5616181</li> <li>b. Directly into system when a customer walks to the office.</li> </ol> </li> <li>1. Relevant information, which includes policy and other details regarding the claim, will be asked from the insured.</li> <li>2. The insured needs to preserve any damaged property so that it may, at our discretion, be inspected and examined by independent surveyors and/or our representatives.</li> </ol>	General Conditions

		<p>3. In case of theft &amp; burglary, Police report needs to be filed within 24hrs of the incidence.</p> <p>Unless specifically and separately stated in the schedule, if insured makes a claim under this policy that company accepts for payment, then the basis upon which the company shall calculate the payment due to the insured and make payment shall be as follows:</p> <p>a) In the event of a total loss of a covered item, company will pay the insured the replacement cost of the item (or, if not readily available, then an item of equivalent but not better quality) , less salvage value but limited nevertheless to the sum insured or the limit as stated in the schedule. In case property is not replaced or reinstated then company will pay the amount of damage after due allowance for wear and tear and depreciation but limited nevertheless to the sum insured or the limit as stated in the schedule.</p> <p>b) In the case of damage (partial loss) to a covered item:</p> <p>If it is reasonably capable of repair, reinstatement, renewal or refurbishment then company’s payment to the insured will reflect reasonable costs of restoring by such means the damaged item to its condition immediately prior to the event that gave rise to the claim under this policy without any allowance for wear and tear and depreciation involving replacement of parts except those with limited life, less salvage value of replaced item/part but limited nevertheless to the sum Insured or the limit as stated in the schedule.</p> <p><b>FRAUD:</b> If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.</p>	
13	Grievances Redressal and Policyholders Protection	<p>We 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, please feel free to call Our 24X7 Toll free number 1800- 266-7780/022-66939500 (toll) or You may email to the customer service desk at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>.</p> <p><b>Our Grievance Redressal Officer</b>  You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: 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> <p>E-mail: <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p><b>Nodal Officer</b>  Please visit Our website at <a href="http://www.tataaig.com">www.tataaig.com</a> to know the contact details of</p>	Grievances

		<p>the nodal officer for Your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, we will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, we will inform You of the same through an interim reply.</p> <p><b>Insurance Ombudsman</b></p> <p>If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></p>	
14	Obligations of the Policyholder	<p>Please disclose all material facts about the property before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. Material facts for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.</p> <ul style="list-style-type: none"> <li>• Make true statements and full disclosure in the claim and related documents</li> </ul>	

**Declaration by the Policyholder:**

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

Place:

Date:(Signature of the Policyholder)

*Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)*

**Legal Disclaimer Note:** The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.