

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550 E: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com);;

website: [www.cholainsurance.com](http://www.cholainsurance.com) IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

## CHOLA GROUP ASSET SHIELD POLICY

Whereas the Insured named in the Policy Schedule attached hereto has made a proposal and declaration to Chola MS General Insurance company Limited (hereinafter referred to as the 'Company') which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance herein after contained and has paid the premium stated therein subject to the terms, conditions, provisions, exclusions contained herein or endorsed or otherwise expressed herein.

Now this Policy witnesses that subject to the terms, exceptions, limitations and conditions contained herein or endorsed here on the Company will indemnify the Insured the Insured in excess of the amount of the Deductible and subject to the Sum Insured against such loss as is herein provided.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured specified in the Policy Schedule.

This document has 5 Sections

- A. Definitions
- B. Details of the Coverage and Coverage Specific Exclusions
- C. Details of the General Exclusions
- D. Basis of Loss Settlement
- E. General Conditions

### A. Definitions

**Accidental Damage** An accident that causes physical damage to the Household / Insured Asset(s), which is caused suddenly by an outside force and is not expected and not deliberate.

**Accidental Loss** Means Accidentally leaving Your Household / Insured Asset(s) in a location whereby You are permanently not able to use or locate it.

**Age of Household Asset** - Age of the Household / Insured Asset as on the day it is assessed, calculated from the invoice date

**Authorized Repair Shop** - These repair shops are recommended by Us, for carrying out Household / Insured Asset repair.

**Deductible** - This is the part of the claim that is to be paid by you. You can find the amount stated in the policy schedule. We are liable to pay the remaining part of the claim. This will apply separately for each and every claim

**Depreciation** The reduction in the value of the insured Household / Insured Asset(s) with its age. This is stated in the policy schedule.

**Household /Insured Asset(s)** - Any electronic, electrical, mechanical or physical asset(s) meant for personal use and as described in the Policy Schedule. The Insured Asset is classified as – "Moveable, Immovable and Portable"

- Moveable Property – Any property that is moveable on its own by its own power. Example- electric vehicle, bicycle and e-bikes

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- **Immoveable Property** – Property which is static in nature and confined to a particular location.  
Example – Fridge, Air conditioner, TV etc.
- **Portable Property** – Portable Property means property you can carry. Example – Mobile phones, ipad, laptops etc.,

**Liquid Damage** - any loss or damage resulting from ingress of any type of liquid or water

**Mechanical & Electrical Breakdown** - Means direct loss to a Household / Insured Asset(s) caused by, resulting from, or consisting of:

- a. Failure of pressure or vacuum equipment;
- b. Mechanical or electrical failure including arcing; or
- c. Rupture, bursting, bulging, implosion or steam explosion
- d. Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications (Applicable for Furniture)

**Policy / Policy Document** - Includes without limitation, the Policy schedule, proposal form, policy endorsements, Policy wording containing terms and conditions including the list of Authorized Repair Shops as published on the Website from time to time.

**Policy Period** Policy Period refers to group Master policy period, within which Certificates of Insurance are issued to members of the group.

**Policy Schedule** This includes the premium amount, insured Household / Insured Asset(s) detail, Policy Period, Depreciation Schedule, Deductible, Limit of liability along with the Owner Details.

**Sum Insured** This is the maximum amount we can pay you for any one claim subject to the limit of liability as mentioned in the policy schedule. For a New Household/Insured Asset, the Sum Insured would be Invoice value and for an older Household/Insured Asset, it would be the prevailing market Purchase price of the same/ similar make-model/type/configuration less Depreciation Corresponding to the age of the Household/Insured Asset

**Theft** - Theft as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.

**Total Loss/ BER (Beyond Economic Repair)** - Your asset will be deemed a Total loss/ BER (Beyond Economic Repair) when We consider it uneconomical to repair the insured asset or when the repair costs exceed the sum insured minus the applicable depreciation

**You/Your/Insured/Beneficiary** - The legal & rightful owner / User / Insured / Beneficiary of any one, or all of the Household/ Insured Assets mentioned in the policy, for which, Insurance cover is bought after payment of the premium

**Us/Our or Company** - This means Chola MS General Insurance Ltd., with whom, Your Household/ Insured Asset(s) is Insured

**Cover Period** - Cover Period means the period as specified in the Certificate of Insurance under which the Insured Asset owned by the Insured Beneficiary is insured and covered as per Terms and Conditions of the Master Policy.

**Certificate of Insurance** – means the Certificate issued to the Insured Beneficiary under the Master Policy/Group Policy which contain details such as the Master Policy number, name and address of the Insured Beneficiary, the asset description, cover period, deductible and the terms and conditions of the coverage

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**Group** - The definition of a group as per the provisions of group guidelines issued by Authority vide circular015/IRDA /Life / Circular /GI Guidelines/2005 dated 14th July 2005 and further amendments circulars/guidelines/regulations, if any Issued/that may be issued, from time to time.

**Master Policy** - Master Policy shall mean the Group Policy issued to the Group Manager/Insured containing the terms and conditions of the insurance coverage and under which Certificates of Insurance will be issued to the members of the group.

## **B. Details of the Coverage and Specific Exclusions**

The **Insurer** will indemnify the **Insured Beneficiary** against the repair or replacement costs in respect of **the Insured Asset**, caused by the insured events during the **Policy Period**, provided that the liability of the **Insurer** in respect of any one **Insured Asset** in any one **Policy Period** will not individually or in the aggregate exceed the **Sum Insured** set against such item in the Schedule

This policy will cover damage / loss to the Insured Household/ Insured Asset arising on account of the following:

Theft

Accidental Damage

Liquid Damage

Mechanical & Electrical Breakdown

Accidental Loss Cover

### **B.1. Theft**

#### **Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against attempted theft subject to the Definitions, limitations, exclusions, terms and conditions of this Policy.

#### **Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)**

Any loss falling under "Accidental Loss" Cover unless separately covered and Premium Paid.

### **B.2. Accidental Damage**

#### **Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any physical damage resulting from Accidental Damage subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

#### **Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)**

Any loss falling under "Mechanical or Electrical Breakdown" / "Liquid Damage" / "Theft" Cover unless separately covered and Premium Paid.

### **B.3. Liquid Damage**

#### **Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from ingress of any type of liquid or water subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

#### **Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)**

Any loss falling under "Accidental Damage" / "Mechanical or Electrical Breakdown" Cover unless separately covered and Premium Paid.

### **B.4. Mechanical & Electrical Break Down**

#### **Scope of Cover:**

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Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from "Mechanical & Electrical Breakdown" that stops the functioning of Your Household / Insured Asset(s) fully or partially subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

**Specific Exclusions Applicable for this Cover (Can't be waived):**

1. Household/ Insured Asset malfunctioning or deterioration in the Household/Insured Asset's performance by unauthorized software/ virus, software updates, minor adjustments, checking and maintenance will not be covered.
2. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty or Recall Campaign in the event of mass failure of the Household / Insured Asset.
3. Improper storage or transportation of the Household/ Insured Asset.
4. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such handset/laptop contrary to the directives of the makers/manufacturers and/or these agents, will not be covered.

**Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)**

Any loss falling under "Accidental Damage"/ "Liquid Damage" Cover unless separately covered and Premium Paid.

**B.5. Accidental Loss Cover**

**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any Accidental Loss subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

**C. What you are not covered for (General Exclusions)**

**Standard Exclusions:**

1. Any Household/ Insured Asset(s) not specifically mentioned in the Policy Schedule
2. Deductible –
  - a. Moveable property – Flat excess of Rs.100/- for each and every claim.
  - b. Immovable property – 1% of sum insured subject to a maximum of Rs.2500/- for each and every claim.
  - c. Portable property – 1% of SI sub to min of Rs.1000/- for each and every claim
3. Any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts can make your claim invalid.
4. Any consequential loss or damage including but not limited to Bodily Injury/illness/harmful effect due to usage of /inability to use the Household / Insured Asset.
5. Any claim caused due to contributory negligence will be invalid. Always take ordinary and reasonable precautions for the safety of your belongings.
6. Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act with an objective to gain undue benefit or economical gain.
7. Loss or damage due to war, War like operations (whether War declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or, usurped power or resulting from Seizure or detention or attachment of asset in light of any direction issued by a judicial / quasi-judicial / police or any other Government Agency or Public Authority including Financers/Banks.
8. 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, unless specifically agreed by us and mentioned in the Policy Schedule.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time

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being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

**Specific Exclusions (Can't be waived):**

9. Loss or Damage caused due to Intentional overloading or strain, over-running or excessive pressure, excessive charging is not covered.
10. Any loss or damage to the insured Household / Insured Asset which exists prior to commencement of the Policy period.
11. Any loss or damage which is covered under the terms of the maintenance agreement of the insured Household / Insured Asset.
12. Expenses which are regular in nature and required to maintain the Household/ Insured Asset in Proper condition as recommended by the Manufacturer are not covered.
13. Any loss whatsoever to third party including without limitation to persons and/or property arising due to usage of the Household/ Insured Asset isn't covered.
14. Wear and tear i.e. gradual deterioration associated with normal use and age of the asset, cosmetic damages including but not limited to peeling of paint, minor scratches not affecting the functioning of the Household/ Insured Asset is not covered.
15. Loss or damage to fittings/fixtures/accessories/Consumables which forms the part of original Household/ Insured Asset as supplied by the manufacturer unless damaged or lost along with the Household / Insured Asset and at the same time.
16. Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.
17. Cost of replacement of Battery/SIM Card/Memory Card/Consumables unless damaged at the same time. This can be due to an accidental external impact or liquid damage including Internal leakage of the battery or damage caused due to overcharging, or caused due to use of unauthorized charger in violation to manufacturer's guidelines leading to damage to power board or mother board
18. Any financial loss caused to you as a result of cyber-attack or fraud while the Household/ Insured Asset was in use.

**D. BASIS OF LOSS SETTLEMENT**

- a. In the event of "Theft" and / or "Accidental Loss" of the Household / Insured Asset(s) stated in the Policy Schedule, we will compensate You on one of the following basis, whichever is of lower value:
  1. Pay the Sum Insured minus applicable depreciation as per age of the Household/ Insured Asset at the time of loss; or
  2. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household/ Insured Asset and as may be available from the market.
- b. In the event of loss or damage to the the Household / Insured Asset(s) stated in the Policy Schedule due to "Accidental Damage" and / or "Liquid Damage" and/or "Mechanical & Electrical Breakdown Cover", we will compensate You on one of the following basis, whichever is of lower value:
  1. Pay the Realistic and Economical Cost of Repair of the asset assessed by the Claims Analyst; or
  2. Get the Asset repaired at Authorized Repair Shop; or
  3. Pay the Sum Insured minus applicable depreciation as per age of the Household / Insured Asset at the time of loss; or
  4. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household / Insured Asset and as may be available from the market.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

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## **E. General Conditions**

### **Conditions precedent/ during to the contract**

**1. Reasonable Care :**The Insured Beneficiary shall:

- a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event.
- b. Take all reasonable steps to prevent a claim from arising under this Policy.

**2. Jurisdiction:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. In case of any claim arising in respect of the Household/ Insured Asset hereby insured, the same shall be settled and paid in India and further that all legal proceedings in respect of any such claim shall be instituted in a competent court of India only and claim would be paid in INR only.

**3. Free look Period:** You are provided for Free Look period as shown in policy schedule which is applicable from the date of receipt of policy document (either electronic copy or physical copy). This is the time you can take to review the terms and conditions of the Policy and if You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of full premium. You can't avail the Free look period cancellation in case you have made a claim.

**4. You must take all reasonable steps to prevent Theft, Accidental damage, Liquid Damage, Mechanical & Electrical Breakdown, Accidental Loss.**

**5. Policy Cancellation:**

- a. Cancellation due to Total Loss/B.E.R./Theft Claims: The policy will be automatically cancelled in case of Total loss/B.E.R./Theft Claims and there won't be any premium refund.

**1. Cancellation of Master Policy/Certificate of Insurance by the Company**

- a. The Master Policy may be cancelled by the Company at any time before the expiry of the Policy Period of Policy by giving at least 15 days written notice to the Insured. Provided however if the Company cancels the Policy even then the respective Certificate of Insurance/s issued to various Insured Beneficiaries shall be valid for the Covered Period, unless the Certificate of Insurance is also cancelled by the company.
- b. The Certificate of Insurance may be cancelled by the Company at any time before the expiry of the Policy Period by giving at least 15 days written notice to the Insured and Insured Beneficiary.
- c. If the Certificate of Insurance is cancelled by the Company after the commencement of the Policy Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary the Company shall refund to the Insured a pro-rata premium for the unexpired Period in respect of the Certificates of Insurance issued prior to the date of cancellation on which no claim has been lodged.
- d. No refund shall be made in respect of Certificates of Insurance cancelled by the Company on which claim has been lodged by the Insured Beneficiary or a person on behalf of the Insured Beneficiary.
- e. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date on which the Certificate of Insurance is cancelled.
- f. Under normal circumstances the policy shall not be cancelled by the company except on the grounds of Fraud, mis-representation or non-disclosure of material facts or non-co-operation by the Insured Beneficiary. Provided however if Certificate of Insurance is cancelled due to Fraud, mis-representation or non-disclosure of material facts or non-co-operation by the Insured and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

**2. Cancellation by the Insured before the expiry of Master Policy/Certificate of Insurance:**

- a. The Master Policy may be cancelled by the Insured at any time before the expiry of the Policy Period of Master Policy by giving at least 15 days written notice to the Company.
- b. Effect of termination of policy by the Insured:  
From the effective date of cancellation or termination of this Policy at the instance of Insured :

In respect of Certificate of Insurance, the Company shall remain obligated to indemnify the Insured Beneficiary under & during the period of Certificate of Insurance, for Claim(s), if any, as per Terms and

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Conditions of this Policy where such Claim is made before or after the date of cancellation or termination of this Policy subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary [claimant] was enrolled under the Policy as per the provisions of this Policy and the Claim, if any, is made for the Claim arising during the risk period as specified in the Certificate of Insurance, subject however to all other Terms and Conditions; and The Insured would continue to be responsible for facilitating the claim for coverage provided prior to date of termination to the full extent of the risk period provided to the Insured Beneficiary under Certificate of Insurance.

- c. The Certificate of Insurance may be cancelled by the Insured as under:
  - (i) The Certificate of Insurance may be cancelled by the Insured in which case the Company will refund the premium to the Insured after retaining premium on a short-period basis as below:

Period	Refund of Premium
Not exceeding 15 days	90% of the annual rate
Exceeding 15 days not exceeding 1 month	85% of the annual rate
Exceeding 1 month not exceeding 2 months	70% of the annual rate
Exceeding 2 months not exceeding 3 months	60% of the annual rate
Exceeding 3 months not exceeding 4 months	50% of the annual rate
Exceeding 4 months not exceeding 5 months	40% of the annual rate
Exceeding 5 months not exceeding 6 months	30% of the annual rate
Exceeding 6 months not exceeding 7 months	25% of the annual rate
Exceeding 7 months not exceeding 8 months	20% of the annual rate
Exceeding 8 months not exceeding 9 months	15% of the annual rate
Exceeding 9 months	0% of the annual rate

No refund of premium shall be due on cancellation of Certificate of Insurance if a claim has been made by the Insured Beneficiary.

- d. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date of cancellation of Certificate of Insurance.
- e. For avoidance of doubts it is also clarified that since premium is born and paid by Insured and received by the Company, any cancellation or refund of such premium shall always be made to Insured as mentioned in these Policy Terms and Conditions/wordings.

**Validity of Certificate of Insurance:**

Subject to provision relating to cancellation, the coverage under the Certificate of Insurance is not renewable and will terminate on the earliest of the following occurrence:

- a. The expiry date of Policy Period as mentioned in the Certificate of Insurance
- b. In case of loss/damage, any claim paid up to the Sum Insured as mentioned in the Certificate of Insurance
- c. The date that the Insured Beneficiary is no longer member of the group of the Insured subject to the provisions of the Cancellation clause
- d. The effective date of cancellation of Certificate of Insurance by the Company or Insured or Insured Beneficiary, as the case may be, in accordance with these terms and conditions of the Policy subject to the provisions of the Cancellation clause

**Conditions applicable when a claim arises**

**Your Duties and Obligations after Occurrence of an Insured Event are as below.**



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Upon the happening of any event giving rise to a claim, the insured shall contact us within 48 hours and notify the claim.

Any claim which is notified after 48 hours of the happening of the loss or damage, provided, we may, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.

You shall not abandon the Household / Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees

You shall allow the Company and its representatives and appointees to inspect the Household / Insured Asset or any other material items.

On receipt of complete documents / information/ Survey Report, We shall within a period of 30 days offer a settlement of the claim to the Insured. If We, for any reasons, decide to reject a claim under the Policy, We shall do so within a period of 30 days from the receipt of the complete documents / information/ Survey Report or the additional survey report, as the case may be.

Upon acceptance of an offer of settlement by You, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by Us.

**A. Theft or Accidental Loss Claim**

1. In case of theft/ Accidental Loss, call us at toll free Number 1800 200 5544 within 48 hours of the event giving rise to/likely to give rise to a claim so as to intimate us about such event.
2. You need to file an FIR with police and send Us the scanned copy of FIR & Police Final Investigation Report

**B. Accidental Damage or Liquid Damage or Mechanical and Electrical Breakdown Claim**

3. In case of loss of the insured Household / Insured Asset due to Accidental Damage/Liquid Damage/Mechanical or Electrical breakdown, call us at toll free Number 1800 200 5544 within 48 hours of the event giving rise to/ likely to give rise to a claim so as to intimate us about such event.
4. You will get the repair estimate from the nearest Authorized Repair Shop recommended by Us.
5. Post repair approval from Us, You need to send Us the scanned copy of Bills and invoices, valuation reports etc required to support and substantiate the claim amount referring the claim number.
6. Depreciation Chart as per the Asset Category and Age of the Household/ Insured Asset.

Age of the Asset insured	Applicable Depreciation		
	Asset Category Moveable	Asset Category Immovable	Asset Category Portable
Up to age 3 months	Nil	Nil	10%
More than 3 Months and up-to 6 Months	Nil	Nil	15%
More than 6 Months and up-to 9 Months	5%	10%	20%
More than 9 Months and up-to 12 Months	5%	20%	25%
More than 12 Months and up-to 24 Months	10%	40%	50%
More than 24 Months and up-to 36 Months	15%	50%	60%
More than 36 Months and up-to 48 Months	25%	60%	65%
More than 48 Months and up-to 60 Months	35%	70%	70%
More than 60 Months	40%	75%	75%

The above depreciation will be applicable only in case of Total Loss Claims.

7. **Salvage:** After we settle the Claim, We will be entitled to take and keep possession of the damaged/ recovered Household/ Insured Asset and to deal with the same in a reasonable manner.
8. **Subrogation:** The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the



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Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

9. **Contribution:** If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same Household / Insured Asset(s), the Company shall not be liable for more than the rateable proportion of such loss or damage.

**10. Dispute Resolution**

- a. If any dispute or difference shall arise as to the quantum of claim to be paid under this Policy (liability/claim Being otherwise admitted by the Company), such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the Company and the respective Insured or if they cannot agree upon a single arbitrator within 30 days of any party the Company or the respective Insured invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of who are the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.
- b. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted/admitted the liability/claim under or in respect of the respective Policy Schedule.
- c. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the respective Policy Schedule read with this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- d. It is also hereby further expressly agreed and declared that if the Company shall disclaim/repudiate the liability to the respective Insured for any claim under the Policy Schedule issued to them, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then all benefits under the Policy Schedule shall be forfeited and the rights of Insured shall stand extinguished and the liability of the company shall also stand discharged. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts subject to other clauses herein.

**Conditions for renewal of the contract**

The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.

The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

**Mechanism for Grievance Redressal:**

As an esteemed customer of our Company, You can contact us to register complaint/ grievance, if any, including servicing of Policy, claims etc. with regard to the insurance Policy issued to You. The contact details of our office are given below for Your reference.

If any Grievances / issues on claims pertaining to Senior Citizens, Insured can register the complaint / grievance which shall be processed on Fast Track Basis by dedicated personnel.

**Contact Information**

Cholamandalam MS General Insurance company Limited

HO: Dare House 2<sup>nd</sup> Floor, No. 2 NSC Bose Road, Chennai – 600 001.

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550 E: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com);;

website: [www.cholainsurance.com](http://www.cholainsurance.com) IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

Toll Free : 1800 200 5544

SMS: "CHOLA" TO 56677 \*(Premium SMS charges apply)

Email –[customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

Web site: [www.cholainsurance.com](http://www.cholainsurance.com)

**For Complaints**

If You have not received any reply from us within 3 days from the date of the lodgement of complaint or if You are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 155255 or email at [complaints@irda.gov.in](mailto:complaints@irda.gov.in) for registering the grievance or the nearest Insurance Ombudsman, whose addresses are mentioned below:

**Nearest Insurance Ombudsman Offices**

Sl. No.	Office of the Ombudsman	Name of the Ombudsman and Contact Details	JURISDICTION
1	<b>AHMEDABAD</b>	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014  Tel.:- 079-27546150/139, Fax:- 079-27546142  Email:- <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
2	<b>BENGALURU</b>	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:- <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a>	Karnataka.
3	<b>BHOPAL</b>	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal – 462 033.  Tel.:- 0755-2769200/201/202, Fax:- 0755-2769203  Email:- <a href="mailto:bimalokpalbhupal@gbic.co.in">bimalokpalbhupal@gbic.co.in</a>	States of Madhya Pradesh and Chattisgarh.
4	<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.Tel.:- 0674-2596461 / 2596455, Fax:- 0674-2596429 -Email:- <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	State of Orissa.
5	<b>CHANDIGARH</b>	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.  Tel.:- 0172-2706196/5861 / 2706468, Fax:- 0172-2708274,  Email:- <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

 Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550 E: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com);

 website: [www.cholainsurance.com](http://www.cholainsurance.com) IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

Sl. No.	Office of the Ombudsman	Name of the Ombudsman and Contact Details	JURISDICTION
6	<b>CHENNAI</b>	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284, Fax:- 044-24333664, Email:- <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
7	<b>DELHI</b>	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532, Fax:- 011-23230858, Email:- <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>	State of Delhi
8	<b>ERNAKULAM</b>	Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulum - 682 015. Tel.:- 0484-2358759/2359338, Fax:- 0484-2359336, Email:- <a href="mailto:bimalokpal.ernakulum@gbic.co.in">bimalokpal.ernakulum@gbic.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry
9	<b>GUWAHATI</b>	Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361- 2132204 / 2132205, Fax:- 0361-2732937, Email:- <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	<b>HYDERABAD</b>	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.:- 040-65504123/23312122, Fax:- 040-23376599, Email:- <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.
11	<b>JAIPUR</b>	Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363, Email:- <a href="mailto:bimalokpal.jaipur@gbic.co.in">bimalokpal.jaipur@gbic.co.in</a>	State of Rajasthan.
12	<b>KOLKATA</b>	Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340, Fax:- 033-22124341, Email:- <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>	States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

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website: [www.cholainsurance.com](http://www.cholainsurance.com) IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

Sl. No.	Office of the Ombudsman	Name of the Ombudsman and Contact Details	JURISDICTION
13	<b>LUCKNOW</b>	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@gbic.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulampur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.
14	<b>MUMBAI</b>	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/889, Fax:- 022-26106052, Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
15	<b>NOIDA</b>	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida Email:- bimalokpal.noida@gbic.co.in	States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	<b>PATNA</b>	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@gbic.co.in	States of Bihar and Jharkhand.
17	<b>PUNE</b>	Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 - 32341320, Email:- bimalokpal.pune@gbic.co.in	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.