

Date : 24/10/2024

Policy No.: L0275178

**AMAR ENGINEERS**  
**AMAR ICE AND COLD STOORAGE,**  
**VADODARA Gujarat India,**  
**Vadodara,**  
**Gujarat, Pincode: 390002**  
**Telephone(Hom) : 9999999999**

Intermediary Name : LANDMARK INSURANCE BROKERS PVT LTD-MTD  
FWC

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management



Get the app



Dear AMAR ENGINEERS

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **L0275178**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

**Note: We request you to read the Customer Information Sheet (CIS) available towards the end of the document. It provides you the necessary information about your policy and its benefits. Please send us your acknowledgment confirming receipt for the CIS and that you've read it as well, by clicking on this link**

<https://online.fggeneral.in/CustomerDeclaration/CustomerCareWeb/index?policyno=L0275178&Source=PASIA>

**For Future Generali India Insurance Co. Ltd.**

If undelivered, please return to:

**Future Generali India Insurance Company Limited**  
4th Floor, Windfall  
Sahar Plaza Complex  
Andheri Kurla Road, J.B.Nagar  
Andheri (East), Mumbai  
Maharashtra, 400059

(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at [www.futuregeneral.in](http://www.futuregeneral.in)

# Tax Invoice

INSURED DETAILS	
<b>Policy Number</b> : L0275178	<b>Address of Service Provider:</b> Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode - 400059
<b>Invoice Number</b> : 202427PNT0344064	
<b>Reverse Charge</b> : No	<b>Area Code</b> : Andheri Branch Office
<b>Name of Insured/Proposer</b> : AMAR ENGINEERS	<b>FGI State Code</b> : 27
<b>Address</b> : AMAR ICE AND COLD STOORAGE, VADODARA Gujarat India, Vadodara, Gujarat, Pincode- 390002	<b>FGI GSTIN Number</b> : 27AABCF0191R2Z8 <b>FGI PAN Number</b> : AABCF0191R
<b>Place of Supply(State Code):</b> 24	<b>Intermediary Name \ Code:</b> LANDMARK INSURANCE BROKERS PVT LTD \ 60057729
<b>GSTIN / UIN Number</b> : 24AFSPS3400B1ZR	<b>Date of Issue / Invoice Date</b> : 24/10/2024
<b>Period of Insurance</b> : From 00:00 hours of 22/10/2024 To Midnight of 21/04/2025	<b>HSN</b> : 997139
	<b>Nature of Service</b> : General Insurance Service

Received with thanks from AMAR ENGINEERS a sum of ₹ 7,236.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		6,132.38
Add : IGST	18%	1,103.83
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		<b>7,236.00</b>

**NOTE :**

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

**Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 24/10/2024**

<b>Employee Compensation Insurance Policy- Policy Schedule</b>				
<b>Policy Servicing Office</b>	: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode- 400059., Tel_No : -			
<b>Policy No</b>	: L0275178	<b>Period of Insurance</b>	: From 00:00 22/10/2024 To Midnight of 21/04/2025	
<b>Insured</b>	: AMAR ENGINEERS	<b>Intermediary Name/Code</b>	: LANDMARK INSURANCE BROKERS PVT LTD/60057729	
<b>CKYC_No.</b>	:	<b>Telephone(Mob,Hom)</b>	: 1800419419/1800419419	
<b>Address</b>	: AMAR ICE AND COLD STOORAGE, VADODARA Gujarat India, Vadodara, Gujarat, 390002	<b>Email Id</b>	: CUSTOMERCARE@POLICYBOSS.COM	
<b>GSTIN Number</b>	: 24AFSPS3400B1ZR	<b>FGI GSTIN Number</b>	: 27AABCF0191R2Z8	
In consideration of the Policy holder named herein paying to the Future Generali India Insurance Company Limited (herein after called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policy holder in the proposal including its attachments or otherwise, and the material incorporated therein , the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.				
<b>Co-insurance Details</b>		<b>Schedule Of Premium ( ₹ )</b>		
Insurer	Share (In %)	Gross Premium	6,132.38	
Future Generali India Insurance Company Limited	100%	Goods and Service Tax	1,103.83	
		Total Premium	7,236.00	
<b>Risk Details</b>				
Nature of Business	: Engineering workshop and fabrication works Electrical, Mechanical, Construction, Digging, height Upto 9 mtr Height work upto 9 mtr			
Project Name	: NA			
Location	: Any where in Gujarat			
Contractor/Sub-Contractor Name	: Contractors And Sub Contractors Are Covered			
No of Employees	Description of work	Declared Wages during the Period of Insurance ( ₹ )		
5	Semi Skilled	Monthly wages of Rs.22,022/- per person		
5	Semi Skilled	Monthly wages of Rs.23,010/- per person		
<b>Total</b>		<b>1,350,960.00</b>		
<b>Additional Coverages</b>				
Sr.No	Cover Description	No of Workers	Sum Insured for each workers	Total Sum Insured (₹)
1	Medical Extension	10	200,000	2,000,000
<b>Coverage Details</b>				
The Policy covers Liability of the Insured under the following Law(s) shown as covered, subject to claim being otherwise admissible as per terms, conditions and exclusions of the Policy and subject to Limit of Indemnity as stipulated against each Law:				
Law	Limit of Indemnity	Coverage		
Employee's Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured	Yes		
Common Law/ Fatal Accident		Yes		
<b>Law(s)</b>				
WC Act 1923 and subsequent amendment of the said Act prior to the date of issue of the policy provided that the insurance granted hereunder is not extended to include i. Any interest and/or penalty imposed on the insured on account of his/their failure to comply with the requirements laid down under WC Act 1923 ii. Occupational disease of any kind.				
<b>Additional Clauses, Conditions, Warranties &amp; Exclusions</b>				
Terrorism is excluded from coverage No cover for Medical Expenses, Unless specifically allowed in the policy.  The maximum liability of Future Generali India Insurance Co. Ltd. will not be more than INR 60 crores in aggregate Compensation of claim in case of Accident - as per Employee Compensation Act, Common Law & Fatal Accident Excluding blasting and tunnelling Excluding wet risk Contractors and sub contractors are covered Medical Extension is Covered Terrorism coverage Any Direct or indirect loss by infectious or contagious disease is excluded from scope of policy <b>Communicable Disease Exclusion Endorsement – Employees Compensation/Workers Compensation</b> <b>Sanction Limitation and Exclusion Clause</b>				

**Specific Exclusions under – Employees Compensation/Workers Compensation**

1. Any employment compensation in excess of the actual sum insured for Workmen Compensation Ordinance (not to apply in respect of common law awards).
2. Losses suffered in the course of manufacturing and/or supplying and/or producing, storing, filing, breaking down, transporting:-
  - (a) Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, celluloid, pyroxylin or any explosives.
  - (b) Gases and/or air under pressure in containers.
  - (c) Butane, methane, propane, and other liquefied gases.
  - (d) Petrochemicals and also chemicals of a "toxic" (as defined under India's Public Liability Act 1991), noxious, explosives and/or highly flammable nature.
  - (e) Celluloid and Pyroxylin.
  - (f) Asbestos and/asbestos products
3. Losses suffered in the course of the construction, maintenance and demolition of towers, steeples, bridges, flyovers, dams and chimney shafts.
4. Contractors predominantly engaged in the wrecking or demolition of buildings, blasting activity and/ or collection or removal of scrap metal.
5. Excavation and tunnelling work in connection with mining, quarrying and for tunnelling work
6. Underground and/or underwater mines and/or underground services in connection therewith.
7. Subaqueous work
8. Quarrying involving the use of explosives.
9. Drilling for, producing, refining and/or distributing oil or gas (other than general retail distributors whose main occupation is not otherwise excluded).
10. Losses suffered on or on connection with offshore rigs.
11. Losses suffered in the course of shipbuilding, ship repairing and ship breaking other than pleasure crafts, stevedoring and/or harbour /longshore work.
12. Aircraft crews in respect of flight risk or any kind of Aircraft Services including Engineering Services
13. Ship crews other than on inland vessels or on vessels operating within territorial waters.
14. Fire brigades other than those formed privately for loss prevention purposes.
15. Service in any kind of armed forces (including, but not limited to military, police, security services and gun men).
16. Excluding Railway employees from scope of cover. Any Kind of Railway Work
17. Employees employed on a permanent basis in USA and/or CANADA.
18. Professional sports team.
19. Work on High Tension / Live Wires including Testing activities
20. Work at Toll Road/Toll Plaza
21. Communicable Disease Exclusion
22. Excluding any Medical expenses (if medical extension is opted under the policy), for more than the period of 12 months from the date of injury for admissible accidental claim under the WC /EC policy.

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**Occupational Disease Exclusion**

**IMPORTANT** - 1. All other Terms, Conditions and Exclusions as per Policy Wordings.

2. For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/>

3. For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal>

4. If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not.

**For Future Generali India Insurance Co. Ltd.**

Receipt No : X1187006  
Date of Issue : 24/10/2024  
Place of Issuance : Mumbai\*



\*Address as mentioned below.

(Authorised Signatory)

**Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 24/10/2024**

Stamp Duty of Rs 3.07 is paid as provided under Article Policy of Insurance 47CC of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (NO.LOA/ENF-2/CSD/93/2024/(Validity Period Dt. 23-09-2024 To Dt. 31-03-2025)/OW No. 4483, Dated 09-09-2024. ) GRN NO. MH007769635202425E, Dated: 04-09-2024, Bank Of Maharashtra And DEFACE NO. 0004410748202425, Dated: 09-09-2024.

Product UIN : IRDAN132RP0003V02201213

### **Communicable Disease Exclusion Endorsement – Employees Compensation/Workers Compensation**

1. Notwithstanding any provision, clause or term of this insurance Contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
    - 1.1 A Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
    - 1.2 A pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
  2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
    - 2.1 The disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
    - 2.2 The substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
    - 2.3 The method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
    - 2.4 The disease, substance or agent is such:
      - 2.4.1 That causes or threatens damage or can cause or threaten damage to human health or human welfare, or
      - 2.4.2 That causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.
- For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
    - 3.1 Any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or
    - 3.2 Change in consumer behaviour, or
    - 3.3 An absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. .

**Medical Extension Annexure-I**

Forming part of policy number:-L0275178

**Terms and Conditions**

- ◆ Cover for employees . The coverage of policy is applicable only in case of admissible accidental claim in Our Workmen compensation Policy and lodged with WC commissioner.
- ◆ Claims settlement shall be on re-imburement basis only.
- ◆ Policy on unnamed basis.
- ◆ Proper/authentic attendance sheet to be maintained -grade wise
- ◆ At the time of claim , employment proof should be submitted
- ◆ Sum Insured to commensurate with salary

**Additional Conditions**

- ◆ Onus of proof lies with the insured for employment and coverage under the policy for the person on behalf of whom the claim is made
- ◆ To furnish the total number of employees on rolls at the time of accident
- ◆ Violation in number of persons covered will be prejudice claim under the policy
- ◆ At any given time the attendance sheet/roll should be available for the inspection
- ◆ In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover Insured's liability towards medical expenses for treatment of injury arising out of accident in respect of which indemnity granted under this Policy otherwise applies. Provided always that the liability of the Company under this endorsement shall be limited as per schedule in respect of each employee per accident and the aggregate of the Company for all accidents during the period of Insurance as per schedule

**Exclusions**

- ◆ All expenses arising from AIDS and related diseases.
- ◆ Cosmetic, aesthetic or related treatment.
- ◆ Claims arising due to Use of alcohol and/or intoxicating/psycotropic drugs whether prescribed or not.
- ◆ War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war etc.
- ◆ Intentional self injury.
- ◆ Any claim directly or indirectly caused by or contributed to by nuclear weapons and materials .

Forming part of Policy Number –L0275178

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this insurance Contract that is affected by such Communicable Disease.
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Clause].

**CUSTOMER INFORMATION SHEET**

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

<b>Sl. No.</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy/ Clause Number</b>
1	Product Name	Employee Compensation Insurance Policy	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0003V02201213	NA
3	Structure	Indemnity	NA
4	Interests Insured	<p>Basic coverage provided under the policy protects clients from liability for death or disablement under the Employees Compensation Act and Common Law.</p> <p>Extensions:</p> <ul style="list-style-type: none"> <li>• Coverage for Occupational Diseases</li> <li>• Coverage for Contractors Workers/ Employees</li> <li>• Coverage for Medical Expenses</li> </ul>	NA
5	Sum Insured / Motor Insured Declared Value Scope	INR 1,350,960.00	NA
6	Policy Coverage	If at any time during the Period of Insurance any Employee or Employees of the Insured shall sustain Injury by accident arising out of and in the course of his employment in the Business, for which the Insured is liable to pay compensation under any Law(s) specified in the Schedule, then the Company shall indemnify the Insured upto the Limit of Indemnity against all sums for which the Insured shall be so liable, Including costs and expenses for defending any such claim incurred with the Company's consent.	NA
7	Add-on Cover / Optional Cover	No Add-ons available under this product	NA
8	Loss Participation	NA	NA
9	Exclusions	<p>This Policy shall not cover liability of the Insured</p> <p>a) For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.</p> <p>b) Accident occurring at any other place than the Place or Places of Employment specified in the Schedule, unless the Employee was at such other place whilst on duty for the purpose of the Business and on the directions of the Insured or any of its official authorized to exercise control and supervision over the Employee.</p> <p>c) For Occupational Diseases contracted by an Employee</p>	Section II



		<p>d) For interest and/or penalty imposed on the Insured under any law or otherwise.</p> <p>e) Under any Law for medical expenses in connection with treatment of any Injury sustained by an Employee</p> <p>f) For persons employed in the Business under a Contractor or Sub-Contractor of the Insured unless specifically covered in the Schedule.</p> <p>g) For Injury sustained by person whilst in the employ of the Insured otherwise than in the Business and/or who has is not declared for insurance under this Policy.</p> <p>h) Assumed by agreement which would not have attached in the absence of such agreement</p> <p>i) For any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.</p> <p>j) For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.</p> <p>k) For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental Injury.</p>											
10	Special Conditions and Warranties (if any)	<p>No cover for Medical Expenses, Unless specifically allowed in the policy.</p> <p>Terrorism is excluded from coverage Excluding blasting and tunnelling Excluding wet risk Contractors and sub contractors are covered Medical Extension is Covered Terrorism coverage Any Direct or indirect loss by infectious or contagious disease is excluded from scope of policy</p> <p><b>Communicable Disease Exclusion Endorsement – Employees Compensation/Workers Compensation</b></p>	NA										
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <ul style="list-style-type: none"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> <p>2. Typical compensation for death claim</p> <table border="1" data-bbox="443 1854 1281 2020"> <thead> <tr> <th>Particulars</th> <th>Claim Details</th> <th>As per policy declared</th> <th>Value</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Wages</td> <td>Considered as per WC Act</td> <td>15,000</td> <td></td> </tr> </tbody> </table>	Particulars	Claim Details	As per policy declared	Value	Remarks	A	Wages	Considered as per WC Act	15,000		NA
Particulars	Claim Details	As per policy declared	Value	Remarks									
A	Wages	Considered as per WC Act	15,000										

		B	Age	Complete Age *	25	* to be calculated as DOB-Date of Death	
		C	Compensation factor	Factor As per WC Act **	216.91	**define in the act as per the age	
		<b>Sub total</b>		50% of A X C X 100% (for death)	<b>1,626,825</b>	*only applicable for death	
		Add:	Funeral expense		5,000		
		<b>Gross Total</b>			<b>1,631,825</b>		
		Add: Medical expense, if any -			-		
		Less: Underinsurance if applicable			-		
		<b>Net claim payable</b>			<b>1,631,825</b>		
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number: 1800-220-233/1860-500-3333/022-67837800</li> <li>Website: <a href="https://www.futuregenerali.in">https://www.futuregenerali.in</a></li> <li>Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></li> <li>Details of designated company officials to be contacted in time of claim - Branch Manager Address: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode-400059., Tel_No : -</li> <li>Details of procedure to be followed for reimbursement of claim               <ul style="list-style-type: none"> <li>- Intimate claims immediately upon occurrence of any event.</li> <li>- To intimate claim, send email to <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a> or call at our helpline number 1800-220-233 / 1860-500-3333.</li> <li>- Customer to use the same claim number for all communications.</li> <li>- Surveyor appointment as per regulatory guidelines.</li> <li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li> <li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li> <li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li> <li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li> </ul> </li> <li><b>Turn Around Time (TAT)</b> for claims settlement</li> </ul>					NA
		<b>S. No</b>	<b>Stages of claim</b>	<b>Times lines for settlement of claims</b>			

		<ol style="list-style-type: none"> <li>1. Appointment of surveyor, if applicable. Immediately, in any case within 24 hours of the receipt of intimation from the insured</li> <li>2. Submission of survey report within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</li> <li>3. Settlement of claim Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</li> </ol> <ul style="list-style-type: none"> <li>• Escalation Matrix when TAT is not satisfied: <a href="#">Grievance Redressal   Future Generali</a></li> </ul>	
13	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest- <a href="#">Policies   Future Generali</a></li> <li>• Details of Grievance Redressal Officer of the Insurer- <a href="mailto:Fgcare@futuregenerali.in">Fgcare@futuregenerali.in</a></li> <li>• Bima Bharosa Portal- <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></li> <li>• Ombudsman- <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	NA
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>• Business Description</li> <li>• Skilled and Unskilled employees</li> <li>• Contract Employees</li> <li>• Salary /Wages</li> </ul>	NA

**Declaration by the Policy Holder.**

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is juridical person)

(Stamp of the legal entity)

**Note:**

- i. Website link for documents:- <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.