



Acko Asset Protect
Insurance Plan

Group Administrator :
Dreamplug Technologies Private Limited
(CRED)

HAL 2nd Stage, Doopanahalli, Indiranagar,
Bengaluru, Karnataka- 560008

Master Policy No. ASSET000100100CRED

Home Equipment Cover for CRED

You are Covered from 06 Dec, 2021 to 05 Jan, 2022.

INSURED DETAILS

Certificate #	CRD00452032567
Name	Shivarajkumar Navalba
ADDRESS	Ambika Narag Behind Railway station, Gulbarga, KARNATAKA

PREMIUM DETAILS

The premium for this cover, is
paid by the Group
Administrator and no
separate premium is charged
from the Insured.

What's covered

A snapshot of all the coverages in this policy.



Theft, Burglary & Robbery
Up to Rs. 1,00,000



Comprehensive accidental damage
Up to Rs. 10,000

ACKO GENERAL INSURANCE LTD.

36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, 560102
Email: credcare@acko.com | Toll Free: 1800 266 2256 | www.acko.com
CIN: U66000KA2016PLC138288 | IRDAI Reg No. 157
GSTIN: 27AAOCA9055C1ZJ | UIN: IRDANI57RP0061V01201920 | HSN: 997137

For ACKO General Insurance Ltd.
Duly Constituted Attorney

This certificate is issued by Acko General Insurance Limited for the mentioned Insured(s) under the Acko Asset Protect Insurance Plan. IN WITNESS WHEREOF, this Certificate of Insurance has been signed on 06 Dec, 2021.

What's covered?

The following benefits will be applicable when the policy is active:



Theft, Burglary & Robbery

If there is an unfortunate incident of theft, burglary or robbery in your residential premises, we will pay an amount upto INR 10,000 for each electronic appliance covered under the policy for maximum up to INR 1,00,000.



Comprehensive Accidental Damage

We will cover the cost of repair and repairing components of electronic appliances covered under the policy for maximum up to INR 10,000. There is a co-pay of 30% on each claim payable amount. Invoice of appliance and component, and Repair bill is mandatory to claim under the benefit from the authorised service centres. Non repairable damages to the appliances are not covered under the policy.

Special Conditions:

- There is an initial waiting period of 15 days for a fresh policy.
- List of electronic appliances that are covered under the policy: Air Conditioner, Dishwasher, Microwave Oven, Refrigerator, TV (with Panel), TV (Without Panel), Washing Machine, Water purifier (except for candle replacement and general servicing) and Geyser.
- Events are covered only when happened on the insured's residential premises.
- Portable electronic equipment (for example - cell phones, smart wristwatch, vacuum cleaner, laptops) are not covered under the policy.
- Electronic appliance exceeding the age of 5 years are not covered under the policy.
- Any equipment repair bill should be accompanied with a valid GST number
- Co-pay increases to 50% in case of damage when the age of the equipment exceeds 3 years.
- No co-pay is applicable in case of Theft, Burglary and Robbery.
- Covered for a maximum of 2 number of repairs per type of appliances. For example - 2 repairs are allowed for refrigerators.
- There is no minimum period of stay requirement for the customer for the residential premises.
- Depreciation grid is applicable for Theft, Burglary and Robbery.
- Coverage is provided only for the appliances owned by the insured or his/her immediate relative(s).

How To Claim

Creating a claim on Acko is as easy as buying a policy. The steps below will assist you in filing your claim.

On the CRED App:

- 1 Go to the “max” tab and click on “rentpay”
- 2 Scroll to the bottom and click on “View details” on the insurance card
- 3 On the policy management page, scroll to the bottom and click on “make a claim”
- 4 After confirming you have all the necessary documents, click on “Proceed now”
- 5 Under the policy details section, click on “Initiate Claim”
- 6 Follow the next few steps on the screen to register your claim with Acko

Please refer to [Terms & Conditions](#) for detailed information.