



Dear Customer,

Greetings from **Symbo!**

As a part of Eyewear Insurance, you will get coverage against accidental damage for your spectacles.

In the span of 12 months you will get the following:



Covers only  
accidental  
breakage



Covers cost of  
Replacement



Only one claim  
applicable per  
order

The accidental insurance for your spectacle is in association with  
Reliance General Insurance Company Limited

Your policy certificate copy is enclosed with this email

In case of any queries/feedback/suggestions/claims assistance, please reach out to us:



toll-free helpline 1800 267 9990



support@symboinsurance.com



Lenskart || Steven Fernandes  
Symbo Insurance,D-310, Kanakia Zillion  
City : Mumbai,State : Maharashtra  
PinCode : 400070  
Contact Number :

**Subject : RELIANCE ALL RISK INSURANCE POLICY Policy No :130492229321065525**

Dear Sir,

**Welcome to the Reliance General Insurance family!**

Thank you for choosing Reliance General Insurance as your preferred insurance partner.  
We are pleased to inform you that you have been insured under Policy No.130492229321065525 (attached herewith)

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same.  
In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to **rgicl.services@relianceada.com**

Looking forward to a long lasting and delightful relationship.

Yours sincerely,

For Reliance General Insurance Company Limited  
Authorised Signatory

### Reliance All Risks Insurance Policy Schedule

Corporate Office/Policy Issuing Office:		Policy Sourcing/Servicing Branch Office:		
Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.		Reliance General Insurance Co. Ltd Policy Servicing Branch address : Unit No-306, 3rd Floor, Palm Court Building Near MDI Chowk, Sec-14, GURGAON HARYANA 122001, INDIA Contact No. 0-9152729805		
Agency & Code	11BRG051			
Master Policy No :	920292129320000209	Policy Certificate No :	130492229321065525	
Tax Invoice and Date:	Y021622031282 & 16-Feb-2022			
Date of proposal & declaration:	16-Feb-2022			
Name of the Insured :	Lenskart    Steven Fernandes			
Communication Address & place of Supply :	Symbo Insurance, D-310, Kanakia Zillion, LBS Marg, CST Road Junction, BKC Annexe, Kurla, Mumbai, Maharashtra, 400070 Contact Number : 9711865631 Email Id : support@symboinsurance.com			
Period of Insurance :	From : 00:00 Hours 07/02/2022 To Mid-Night of: 06/02/2023			
GSTIN / UIN of Insured:	NA			
Total sum insured	Rs.2016.00			
Coinurance Details				
RGICL		100%		
Loc. No.	Location Address	Description of Property Insured	Identification Number	Sum Insured (in Rs)
1.	Symbo Insurance, D-310, Kanakia Zillion, LBS Marg, CST Road Junction, BKC Annexe, Kurla, Mumbai, Maharashtra, 400070	295018531-Vincent Chase VC 135933 LES+1.50LEC0.00RES +1.50REC0.00 & 295018533-Lenskart Air 146832 LES +2.75LEC0.00RES +2.75REC0.00	1253796582	2016.00
Total Sum Insured.(Rs.)				2016.00
Risk Covered		Frame and Lens		
Excess		1 For any claim reported within 6 months - 20% of the invoice value in each and every claim. 2 For any claim reported between 6 to 12 months (181 to 365 days) - 50% of the invoice value in each and every claim.		
Warranties Applicable		1)Warranted that only breakage due to accidental damage of the spectacle & sunglass (Both lenses & Frame) is covered. 2)It is warranted that repair must be carried out only at Lenskart authorized service center/shop. 3)Warranted that original invoice is mandatory to lodge a claim.		
Conditions		5% of the claim amount in each and every claim.		
Exclusions		1)Only Bending of Frame is not covered irrespective of whatsoever reason. 2)Any Loss or damage due to scratching, chipping is not covered. 3)Damage caused by any process of cleaning, dyeing, or bleaching, restoring, repairing, retouching or renovation or deterioration arising from wear and tear, inherent vice, warping or shrinkage, moth, vermin, rodents, insects or mildew, natural ageing or any other gradually operating cause is not covered. 4)Any Loss or damage caused by mechanical breakdown is not covered. 5)Any loss or damage due to cracking, scratching, and bending is not covered. 6)Any loss or damage to insured property during transit is not covered.		
Basis of Valuation		Invoice Value.		

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

**Registered & Corporate Office:** Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.


**Corporate Identity No.** U66603MH2000PLC128300. **UIN No.** IRDAN103P0001V01200708. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/M COM/CO/2932/PS/1.0/010218.

Premium Details	
Premium Description	Amount (in Rs.)
Net Premium :	134.75
IGST : (18.00)	24.26
Total Gross Premium (Rounded Off):	159.00

**GSTIN : 06AABCR6747B1ZK HSN : 997149**  
**Description of Services :Other non-life insurance services (excluding reinsurance services)**  
As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.  
Consolidated stamp duty paid vide Letter of Authorisation No.NO.LOA/CSD/202/2021/(Validity Period Dt.15/12/2021 to 30/05/2022)/4951 dated 01 Dec 2021 at General Stamp Office, Mumbai.  
\*\* Not applicable for the State of Jammu and Kashmir.  
This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.  
Note : In the event of dishonor of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.  
In witness whereof this policy has been signed at Gurgaon on policy original tax invoice date 17-Feb-2022in lieu of Policy No. as mentioned in the policy  
For any assistance with claims, please contact us on (022)4890 3009 or email us at rgicl.services@relianceada.com.  
In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

**Grievance Clause:-**  
For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.Tel.: 022 - 26106552 / 26106960,Fax: 022 - 26106052, Email: bimalokpal.mumbai@ecoi.co.in

**For Reliance General Insurance Company Limited**



**Authorised Signature**

**Note : The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in**

Intermediary Name and Code:SYMBIO INDIA INSURANCE BROKING LIMITED / 11BRG051  
Intermediary Contact Number:9866681582



## Policy Wording For Reliance All Risks Insurance

### PREAMBLE :

Whereas the insured described in the Schedule hereto (hereinafter called the 'insured') by a proposal and declaration and other communications /emails, including valuation reports which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General insurance Company Ltd. (hereinafter called the 'Company') for the insurance hereinafter contained and has paid or agreed to pay, in such manner and within such time, as may be prescribed under the provisions of the insurance Act, 1938 and the rules made thereunder, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule.

### Scope of Cover :

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if the property hereinafter described or any part thereof be lost, destroyed or damaged by fire, burglary and/or housebreaking or theft or accident or misfortune from any fortuitous cause, herein stated at any time during the period of insurance stated herein or any subsequent period in respect of which the insured shall have paid or agreed to pay to the insured and the Company shall have accepted and agreed to accept the premium required for the renewal thereof, the Company will pay to the insured the value, at the time of happening of such loss, in accordance with the basis of valuation as specified in the Schedule, of the property so lost or the amount of such damage but not exceeding in any one period of insurance in respect of each of several items specified in the Schedule the sum set opposite there to respectively.

### POLICY EXCLUSIONS :

The Company shall not be liable in respect of it should be

1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing, retouching or renovation or deterioration arising from wear and tear, inherent vice, warping or shrinkage, moth, vermin, rodents, insects or mildew, natural ageing or any other gradually operating cause.
  2. Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculpture, curios, picture, musical instrument, sports gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
  3. Loss of or damage caused by mechanical/electrical/electronic derangement/breakdown of any article unless specifically insured.
  4. Overwinding, denting or internal damage of watches and clocks.
  5. Loss or damage to money, securities, manuscript, deeds, bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificate, stamp and travel ticket or Traveler cheques, business books or documents, unless specifically insured.
  6. Physical loss or damage to insured property in transit under contract of affreightment, unless specifically covered under the Policy.
  7. Physical loss or damage to insured property on fairgrounds or on the premises of any national or international exposition unless specifically covered under the Policy.
  8. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other opening securely shut.
  9. Loss destruction of or damage to articles of consumable nature.
  10. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.
  11. Loss of market or delay, no manor how occurring
  12. Unexplained shortage discovered at the time of taking inventory.
  13. Infidelity of Officers and/or Employees of the insured.
  14. Loss or damage whether direct or indirect arising from War, War like operation, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, insurrection, Civil commotion, Military or Usurped Power, Mutiny, Seizure, Capture, Confiscation Arrests, Restraints and Detainment by the order of any government or any other authority.
  15. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
  16. a) Any loss, destruction or damage to any property whatsoever or any loss or expenses whatsoever, resulting or arising therefrom 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.  
b) Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
  17. Consequential loss or legal liability of any kind. Loss or damage due to or contributed by the insured having caused or suffered anything to be done whereby the risk hereby insured against were unnecessarily increased.
- In any action suit or other proceeding where the Company alleges that by reason of the above provisions, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the insured.

### SPECIAL CONDITIONS :

1. Single Article Limit: Unless specifically or separately stated, the Company's liability in respect of each article or pairs of article shall not exceed 5% of total Sum Insured under the policy.
2. Article in Pairs or Sets: Where any items insured here under consists of articles in pair 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 article 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.

### GENERAL CONDITIONS :

#### 1. Duty of Disclosure:

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

**Registered & Corporate Office:** Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

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The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured or any one acting on his/their behalf to obtain a benefit under this Policy.

## **2. Observance of terms and conditions:**

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

## **3. Reasonable Care:**

The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to a claim.

## **4. Material change:**

The Insured shall immediately notify the Company in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safety and containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

## **5. Records to be maintained:**

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Policy furnish such information as the Company may require.

## **6. No Constructive Notice:**

Any knowledge or information of any circumstance or condition in connection with the Insured in possession of any official of the Company shall not be notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

## **7. Notice of charge:**

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his/her nominee or legal heirs of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

## **8. Special Provisions:**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

## **9. Electronic Transactions:**

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of this Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured agrees that the Company may exchange, share or part with any information to or with other group companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use application.

## **10. Claim Procedure:**

It is a condition precedent to the Company's liability that upon the discovery or happening of any loss that may give rise to a claim under this Policy, the Insured shall undertake the following:

1. Upon the happening of any event giving rise to a claim, The Insured shall immediately contact the Company and intimate the claim through its call center in writing at the relevant policy issuing office. The phone number for the call center is given in the Schedule attached to this Policy.
2. While intimating the claim, the Insured shall be required to furnish all the requisite information, such as:
  - a. Name of the Insured
  - b. The Insured's contact details
  - c. Policy number
  - d. Date & Time of Loss
  - e. Location of loss
  - f. Nature of loss
  - g. Cause of loss
  - h. Whether Police authorities has been informed
  - i. Estimate of loss
3. On receipt of all the required information along with the claim form, The Company shall appoint a surveyor for assessing the loss/ claim within 72 hours of the receipt of intimation from the Insured. The Insured shall allow the surveyor to inspect the lost/damaged properties/goods. The Insured shall assist and not hinder or prevent the surveyor in pursuance of his/her duties. The Insured shall not abandon the insured property/items in the premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or the Surveyor.
4. The surveyor shall communicate his/her report to the Company within 30 days of his/her appointment.
5. If the Company, on the receipt of a survey report, finds that it is incomplete in any respect, the Company shall require the surveyor, under intimation to the Insured, to furnish an additional report on certain specific issues as may be required. Such a request may be made by the Company within 15 days of the receipt of the original survey report.
6. The surveyor on receipt of this communication shall furnish an additional report within three weeks of the date of receipt of communication from the Company
7. On receipt of the survey report or the additional survey report, as the case may be, the Company shall within a period of 30 days offer a settlement of the claim to the Insured. If the Company, for any reasons to be recorded in writing and communicated to the Insured decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of the survey report or the additional survey report, as the case may be.

#### **11. Right to inspect:**

If required by the company, an agent/representative to the company including a loss assessor or a Surveyor or the additional survey appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the insured be permitted at all reasonable times to examine into the circumstances of such loss. The insured shall on being required so to do by the Company procedure all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstances in his possession and furnish copies of or extras from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under this Policy.

#### **12. Indemnity:**

The Company may at its option, if applicable reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and in any event not more than the Sum Insured thereon.

If in any case the Company shall be unable to reinstate or repair the insured property/item, because of any law or other regulations in force affecting insured property or otherwise, the Company shall, in such case, only be liable to pay such sum as would be requisite under this policy.

#### **13. Subrogation:**

In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

#### **14. Contribution:**

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

#### **15. Fraudulent claims:**



If any claim is in any respect fraudulent, or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no Court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

#### 16. Cancellation/termination:

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at the short period rates (Given in the table below) for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days' notice with grounds of cancellation, to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

Table of Short Period Scales :

Period of Risk(Not Exceeding)	Premium to be retained (% of the Annual Rate).
15 days	10%
1 Month	15%
2 Months	25%
3 Months	30%
4 Months	35%
5 Months	40%
6 Months	50%
7 Months	60%
8 Months	70%
9 Months	80%
Exceeding 9 Months	Full Annual Premium.

#### 17. Reinstatement of Sum Insured:

- After a claim is paid to the Insured under this Policy, the Sum Insured of this Policy shall stand reduced to the extent of the amount paid as claim.
- The Insured has the option of reinstating the value of sum insured under the Policy to the original Sum Insured under the Policy by payment of additional premium to the Company.
- Replenishment of value will be done only after the Company receives a written request from the Insured and premium is paid therefore. At all times during the period of this Policy the cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this Policy, a pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the Insured to the Company. Where after a claim under the Policy, if the Sum Insured is not reinstated, the liability for any subsequent claim shall be limited to the balance available Sum Insured under the Policy. The additional premium referred above shall be deducted from the net claim amount payable under the Policy. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the Company's right for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the Policy. Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises the option not to reinstate the Sum Insured as above.

#### 18. Policy Disputes:

The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy.

#### 19. Payments:

All moneys payable under the Policy shall be in Indian Rupees only.

#### 20. Arbitration clause:

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of 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. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

#### 21. Notices:

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to -

- In case of the Insured, at the address specified in the Schedule to this Policy.
- In case of the Company, to the Policy issuing office of the Company.

#### 22. Customer Service:

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

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The Insured may contact the Policy issuing office of the Company at its address during normal office hours. The Company shall respond within 10 days of the receipt of any communication from its policyholders in all manors such as:

- a) recording change of address;
- b) issuance of duplicate policy;
- c) issuance of an endorsement under the policy; noting a change of interest or sum assured or perils insured financial interest of a bank and other interests; and
- d) guidance on the procedure for registering a claim and early settlement thereof.

### 23. Grievances:

In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified addresses, during normal business hours.