{customerName},

{address1}

{city},

{state}

Mob.: {mobile}

**Welcome to the QYK Care Family!**

**Dear {customerName}**

Congratulations on purchasing your QYK Shield Kit, a comprehensive protection plan brought to you by Piranu Synergy India Pvt. Ltd. under the QYK Care brand. You’ve taken a smart step towards safeguarding your valuable assets and enjoying exclusive wellness benefits.

✅ Comprehensive Protection Plan: Includes coverage such as Extended Warranty or Accidental & Liquid Damage depending on your plan.

✅ VAS Benefits: Premium value-added services such as Dental Care, Counselling, and Manifestation Programs—worth up to ₹1,00,000.

✅ Simple Claim Support: Hassle-free claim registration and quick assistance throughout the process.

✅ Dedicated Helpline: For claim, activation, and service support, we're always just a call or email away.

With your QYK Shield Kit, you gain access to:

Your **{plan}**offers much more than just protection for your appliances—it’s a bundle of premium benefits that we’re sure you’ll love. Here’s what your Kit includes:

* **Benefit Summary:** Outlining the key features of your membership and the complimentary services available to you.
* **Easy Instructions:** Simple, step-by-step guides to accessing and utilizing the value-added services that come with your membership.
* **Terms and Conditions:** Detailed information about your membership benefits and guidelines for using the services.

Your membership details and the information about your purchased asset(s) are mentioned below. If you have any questions or require support, please don’t hesitate to reach out to us using the contact details provided.

You can also access your QYK Shield membership online, along with the complete Kit and benefits. You’ll receive your e-welcome pack via email and SMS with a download link. Should you wish to update your personal or asset-related details or request a duplicate digital welcome pack, simply contact us at **support@qykcare.com**.

We thank you once again for joining the QYK Care family and congratulate you on choosing total protection for your appliances, along with premium value-added services!

Yours sincerely,  
For Piranu Synergy India Private Limited

****

**Jyoti Jangir**  
Chief Operations Officer  
QYK Care

📦 What's Inside Your Kit?

* Membership Certificate with your plan number and coverage details
* Asset Details & Invoice as declared during purchase
* Protection Plan Summary (applicable as per plan)
* VAS Coupon Grid for Silver, Gold, or Platinum category benefits
* Terms and Conditions for transparent understanding of your rights and benefits

**QYK Shield - Membership Details cum Sales Proforma\***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Membership No.** | **{policyNumber}** |  | **Type of Plan** | **{plan}** |
| **Membership Type** | **Gold** |  | **Plan Opted** | **ADLD + EW** |
|  |  |  |  |  |
| Start Date | {startDate} |  | End Date | {endDate} |
| Membership Tenure | 2 |  | Kit Price (inclusive of all taxes) | ₹{salesAmount}\* |
| **Asset Details#** |  |  |  |  |
| Brand | {make} |  | Asset Category | {productName} |
| Model No. | {modelNo} |  | Manufacturer Warranty Term | 1 Year |
| Serial / IMEI No. | {imeiNumber} |  | Extended Warranty Term | 1 Year |
| Invoice No. | {invoiceNo} |  | Asset Invoice Amount (IN INR) | {invoiceAmount} |
| LAN No. | {dealermobile} |  | Financing Institution | {dealerName} |

*## will be added as per plan*

**QYK Membership Tenure Details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| QYK Care Max Plan - Total 2 Years | | | | |
| 1st Year | | 2nd Year | | |
| OEM Warranty | | QYK Care EW | | |
| QYK Care ADLD | | ---- | | |
| VAS 3 Months |  | ---- | | |
| **ADLD Depreciation:** | | | |  |
| **Age of Insured Gadget** | | | | **% of Purchase Value of Insured Gadget** |
| 0-3 months | | | | 10% |
| 4-6 months | | | | 25% |
| 7-12 months | | | | 40% |
|  | | | |  |
| **Excess / Mandatory Deductible** | | | | ₹500 or 5% whichever is higher |

**VAS Plans, Coverage & Terms & Conditions:**

1. **Services, Fees and Plans & Terms & Conditions – Dental Services (VAS)**

**Services, Fees and Plans:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Service Title** | **Description** | **Fees (₹)** | **Exclusive Discount (₹)** | **Exclusive Discount in %age** | **Silver** | **Gold** | **Platinium** |
| 1 | OPD | Basic Consulting | ₹150 | ₹50 | 33% |  |  |  |
| 2 | Scaling / Cleaning | G-I | ₹1000 | ₹500 | 50% |  |  |  |
| 3 | Scaling / Cleaning | G-II | ₹1500 | ₹500 | 33% |  |  |  |
| 4 | Scaling / Cleaning | G-III | ₹2000 | ₹500 | 25% |  |  |  |
| 5 | Root Canal Treatment |  | ₹5000 | ₹1000 | 20% |  |  |  |
| 6 | Crowns and Bridge | Metal | ₹2500 | ₹500 | 20% |  |  |  |
| 7 | Crowns and Bridge | PFM | ₹4000 | ₹800 | 20% |  |  |  |
| 8 | Crowns and Bridge | PFM 5 Years Warranty | ₹5000 | ₹1000 | 20% |  |  |  |
| 9 | Crowns and Bridge | Zirconia / All Ceramic | ₹8000 | ₹1600 | 20% |  |  |  |
| 10 | Aligners | Clear Aligners | ₹40000 | ₹2000 | 5% |  |  |  |
| 11 | Aligners | Clear Aligners | ₹70000 | ₹3500 | 5% |  |  |  |
| 12 | Aligners | Clear Aligners | ₹90000 | ₹4500 | 5% |  |  |  |
| 13 | Aligners | Clear Aligners | ₹100000 | ₹5000 | 5% |  |  |  |
| 14 | Implants | Single Tooth | ₹ 32,000 to ₹ 42,000 | ₹ 1,600 to ₹ 2,150 | 5% |  |  |  |
| 15 | Implants | Full Mouth | ₹ 2,50,000 to ₹ 4,00,000 | ₹ 12,500 to ₹ 20,000 | 5% |  |  |  |

**Terms & Conditions:**

1. **Eligibility:**
   1. Only customers with an active QYK Care protection plan that includes Dental Services are eligible to avail benefits under this Value-Added Service (VAS). Eligibility is determined by the plan tier (Silver, Gold, or Platinum).
2. **Appointment & Redemption Process:**
   1. Dental services are available only at designated partner clinics listed in the QYK Care service directory and website.
   2. Customers must book appointments in advance by contacting the clinic or via support from QYK Care.
   3. At the time of booking, a nominal non-refundable appointment fee is to be paid. This fee will be adjusted against the final bill if the customer avails any eligible service from the VAS partner.
3. **Coupon Validity & Appointment Window:**
   1. Vouchers are valid for 3 months from the date of issue.
   2. Customers may book appointments for future dates, subject to slot availability within the partner’s calendar.
   3. Most partners allow scheduling up to 2 months in advance. If an appointment is booked within the voucher validity, even for a date beyond expiry, it shall be honoured (up to 2 months ahead).
4. **Services Covered:**

Only those services mentioned under the customer’s plan (e.g., Scaling, RCT, Crowns, Consultation, etc.) are eligible.

* 1. For Implant procedures, the following are excluded from the offer:
     1. Sinus lift surgeries
     2. Bone grafting
     3. Temporary crowns/prosthesis
     4. Any additional or complex surgical procedure deemed necessary by the clinic.

1. **Fee Payment Policy:**
   1. Payment structure and collection are governed by the respective VAS partner.
   2. After opting for a service and confirming the appointment, the customer must pay fees as per the partner’s standard process.
   3. Some partners may require full payment in advance, while others may follow a partial or staged payment model.
2. **Clinic Operations & Time Slots:**
   1. Each VAS partner operates independently with their own calendar and availability.
   2. QYK Care will assist in the scheduling process, but final confirmation of appointment time rests with the VAS partner.
   3. QYK Care has vetted clinic timelines and working hours to ensure they align with standard market practices.
3. **Emergency Handling & Rescheduling:**
   1. Emergency appointments may be accepted by the clinic at their discretion. However, QYK Care customers are often given preferred consideration.
   2. In rare cases, appointments may be rescheduled due to unforeseen or unavoidable circumstances, such as doctor unavailability, medical emergencies, or public health restrictions. Customers will be informed and supported accordingly.
4. **QYK Care’s Role & Responsibility:**
   1. QYK Care acts solely as a facilitator in connecting customers with high-quality dental partners.
   2. We do not assume liability for clinical procedures, quality of services, medical advice, or outcomes.
   3. That said, QYK Care ensures due diligence during onboarding of all VAS partners to maintain service standards.
   4. Our customer service team is always available to assist and coordinate in case of complaints or support needs.
5. **Non-Refundable Nature of Vouchers & Services:**
   1. Appointment fees are non-refundable.
   2. Once the service is availed, refunds or compensations (if any) are solely at the discretion of the VAS partner.
6. **Exclusive Authorization:**
   1. QYK Care is the exclusive authorized seller of these discount vouchers and has partnered with select clinics for preferred service pricing and priority scheduling.
7. **Services, Fees and Plans & Terms & Conditions – Manifestation & Healing Journey By Monica (VAS)**

**Services, Fees and Plans:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Service Title** | **Description** | **Fees (₹)** | **Exclusive Discount (₹)** | **Exclusive Discount in %age** | **Silver** | **Gold** | **Platinium** |
| 1 | Wealth DNA Activation | 1. Unlock and activate your subconscious patterns tied to wealth and prosperity. | ₹9,999 | ₹1,000 | 10% |  |  |  |
| 2. Clear ancestral and karmic blockages that limit your financial flow. |
| 3. Rewire your belief system around money, success, and abundance. |
| 4. Align your energy centers (chakras) with financial freedom. |
| 5. Guided meditation and frequency work to awaken dormant wealth codes. |
| 2 | Heal to Manifest | 1. Understand how unhealed emotional wounds block manifestation. | ₹9,999 | ₹1,000 | 10% |  |  |  |
| 2. Release suppressed pain and trauma that creates resistance in life. |
| 3. Learn the energetics of “letting go” for powerful law of attraction results. |
| 4. Heal your relationship with self, money, love, and success. |
| 5. Includes powerful visualization and journaling techniques for clarity and alignment. |
| 3 | Manifestation Mastery | 1. Cultivate a deep sense of appreciation to raise your vibration instantly. | ₹6,999 | ₹700 | 10% |  |  |  |
| 2. Learn how gratitude rewires the brain for happiness and abundance. |
| 3. Daily gratitude techniques to shift from lack to fulfilment. |
| 4. Heal emotional fatigue and open your heart space through powerful reflection. |
| 5. Create a gratitude vision board to align with your goals energetically. |
| 4 | Inner Child Healing Course – 3 Months | 1. Reconnect with your wounded inner child and understand its unmet needs. | ₹99,999 | ₹10,000 | 10% |  |  |  |
| 2. Heal childhood patterns of fear, abandonment, and unworthiness. |
| 3. Weekly deep-dive sessions including meditations, journaling, and reparenting work. |
| 4. Learn to set healthy boundaries, boost self-worth, and foster emotional resilience. |
| 5. Long-term transformation through guided healing circles, energy work, and reflection activities. |

**Terms & Conditions:**

1. **Eligibility:**
   1. Customers with an active QYK Care protection plan that includes access to the Manifestation & Healing Journey are eligible to redeem sessions provided by Monica through the Grateful Hearts platform.
2. **Nature of Service:**
   1. All sessions under this VAS are virtual and delivered online through Zoom, Google Meet, or similar platforms.
   2. Programs include:
      1. Wealth DNA Activation
      2. Heal to Manifest
      3. Gratitude & Manifestation Mastery
      4. Inner Child Healing (limited to 3-month format only)
   3. These are offered in either group sessions or one-to-one formats, depending on the selected plan.
3. **Appointment Booking & Access:**
   1. Appointments must be pre-booked via QYK Care or directly with the Grateful Hearts team.
   2. Once a session/program is selected, a nominal non-refundable appointment fee is payable at the time of confirming the appointment slot. This amount will be adjusted against the final payable fees for the session.
   3. The entire balance amount must be paid 100% in advance, before the start of the scheduled session, as per the standard process of the VAS partner.
   4. Access details (session links, instructions) are shared only after successful confirmation.
4. **Session Validity & Scheduling:**
   1. Vouchers are valid for 3 months from the date of issuance.
   2. If an appointment is booked within the validity period, it will be honoured—even if the session takes place after the expiry date (up to 2 months ahead).
   3. For group programs, a WhatsApp group may be created for participants where all updates, material, and links are shared for a smooth experience.
   4. For one-to-one sessions, communication and access will be handled personally and confidentially.
5. **Partner Calendar & Availability:**
   1. All sessions are subject to the availability of the coach.
   2. Monica and her team manage their own calendar. QYK Care facilitates booking but does not guarantee a specific date or time.
   3. Every effort is made to accommodate QYK Care members within a reasonable timeline.
6. **Rescheduling & Emergencies:**
   1. In rare cases, sessions may be postponed due to unforeseen circumstances or personal exigencies of the coach.
   2. Customers will be informed and provided with a rescheduled slot without additional charge.
   3. Urgent or preferred slots may be granted at the partner’s discretion.
7. **Refunds & Completion:**
   1. Once a session or program is started, no refund or transfer is allowed.
   2. Any exception is solely at the discretion of the VAS partner.
8. **Disclaimer & Nature of Program:**

This program is designed as a personal growth and self-awareness journey. It is not intended to replace medical, psychological, or psychiatric treatment.

* 1. Outcomes from these sessions may vary from person to person and depend on individual beliefs, consistency, and openness to the process.
  2. While many participants report deep transformation, QYK Care and the VAS partner do not guarantee specific results.
  3. By enrolling in this program, the customer acknowledges this understanding and accepts full responsibility for their own experiences and interpretations.

1. **QYK Care’s Role & Responsibility:**
   1. QYK Care acts solely as a facilitator for this service. We are not involved in the session delivery or content.
   2. We have undertaken due diligence in onboarding this VAS partner but do not accept liability for results, interpretation, or effectiveness of the session(s).
   3. We remain committed to helping ensure the experience is smooth and supportive at every step.
2. **Exclusive Authorization:**

QYK Care is the exclusive authorized distributor for these discount-based program coupons offered by Monica via Grateful Hearts.

1. **Services, Fees and Plans & Terms & Conditions – Child, Adolescent, and Adult Counselling (Therapy & Consulting) (VAS)**

**Services, Fees and Plans:**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Service Title** | **Description** | **Fees (₹)** | **Exclusive Discount (₹)** | **Silver** | **Gold** | **Platinium** |
| 1 | Play Therapy for Kids | Therapy using play-based techniques for children to express emotions and overcome behavioural issues. | ₹1,500 | ₹300 |  |  |  |
| 2 | Individual Counselling (All Ages) | One-on-one counselling sessions for emotional, academic, or behavioural challenges. | ₹2,000 | ₹400 |  |  |  |
| 3 | Psychological Assessments (IQ, ADHD, Aptitude) | Diagnostic assessments to understand cognitive abilities and behavioural traits. | ₹3,000 | ₹600 |  |  |  |
| 4 | Group Therapy Sessions | Supportive group sessions designed for adolescents and adults dealing with stress and peer issues. | ₹2,500 | ₹500 |  |  |  |
| 5 | Remedial Therapy & School Support | Specialized educational and behavioural interventions for children in school environments. | ₹6,000 | ₹1,000 |  |  |  |

**Terms & Conditions:**

1. **Eligibility:**
   1. Customers with an active QYK Care protection plan that includes access to Counselling Services are eligible to redeem sessions through our partner Mind Brain Solutions.
2. **Nature of Services:**
   1. The counselling services cover a range of support options including:
      1. Child Counselling
      2. Adolescent Behavioural Therapy
      3. Adult Counselling
      4. Parental Guidance Sessions
      5. Group Therapy, Assessments, and Remedial Interventions
   2. Sessions may be conducted in-person or virtually, depending on availability and nature of the service.
3. **Appointment Process & Advance Fee:**
   1. Appointments must be scheduled in advance through QYK Care or directly with the Mind Brain Solutions team.
   2. Upon finalizing the session type and appointment slot, a non-refundable appointment fee is to be paid. This amount will be adjusted against the total service fee.
   3. The remaining balance is to be paid in full before the scheduled session, as per the partner's standard process.
4. **Coupon Validity & Booking Flexibility:**
   1. Vouchers are valid for 3 months from the date of issue.
   2. If an appointment is booked within the voucher validity, it will be honoured—even if the session date falls after expiry (up to 2 months).
   3. Customers may book available future slots as per the clinic’s appointment calendar.
5. **Scheduling & Time Slots:**
   1. Mind Brain Solutions operates independently and handles its own calendar.
   2. QYK Care facilitates appointment requests, but final confirmation and time allocation rest with the VAS partner.
   3. QYK Care ensures that the time windows and booking process are aligned with reasonable industry practices.
6. **Rescheduling & Emergency Considerations:**
   1. In rare circumstances (e.g., therapist unavailability, emergencies, or medical contingencies), scheduled sessions may be rescheduled by the partner.
   2. Customers will be notified promptly, and alternate slots will be offered without any additional charges.
7. **Refunds & Session Use:**
   1. Once a session is conducted, no refunds will be permitted.
   2. If the customer cancels without sufficient notice or fails to show up, the session may be marked as used.
   3. Refunds for exceptional cases are strictly at the discretion of the VAS partner.
8. **Disclaimer: Nature of Service**

Mind Brain Solutions is a reputable organization comprising a team of qualified professionals trained in child, adolescent, and adult counselling, remedial education, and psychological assessments.

However, due to the sensitive and individualized nature of mental health and behavioural outcomes, it is important to understand the following:

1. The services provided under this Value-Added Service (VAS) are intended for supportive counselling, educational assessments, and personal development only.
2. These services are not a substitute for clinical diagnosis, psychiatric care, or emergency intervention.
3. Customers are advised to seek appropriate specialist care in the event of acute mental health conditions, psychiatric emergencies, or medical distress.
4. Outcomes from counselling sessions may vary depending on the individual's condition, participation, environmental factors, and follow-up commitment.
5. Neither QYK Care nor Mind Brain Solutions shall be held liable for any perceived lack of results or dissatisfaction arising from the nature of the counselling process.

By availing this service, the customer acknowledges these terms and agrees to take part in the sessions voluntarily and in good faith.

1. **QYK Care’s Role & Responsibility:**
   1. QYK Care acts only as a facilitator, helping connect customers with verified and reputed partners.
   2. We do not intervene in clinical methods or psychological advice shared during the session.
   3. Due diligence is undertaken before onboarding the partner; however, QYK Care is not liable for treatment outcomes or advice.
2. **Exclusive Authorization:**

QYK Care is the exclusive authorized seller of discount vouchers for Mind Brain Solutions counselling programs offered under the QYK Care protection kit.

Protection Plan Terms & Conditions below:

EXTENDED WARRANTY INSURANCE T&C below

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at \_\_\_\_\_\_\_\_ on this date

Authorized Signatory

COMPANY CONTACT DETAILS:

* 1. Toll-free number: 1800-2666
  2. Postal Address:

ICICI Lombard General Insurance Company Limited ICICI Lombard House,

414, Veer Savarkar Marg, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400025

* 1. E-mail: [insuranceonline@icicilombard.com](mailto:insuranceonline@icicilombard.com)

# Agency Details:

1. Agency Name:
2. Agency Code:
3. Contact Details**:** Mobile Landline:

Hypothecation

Details of the Hypothecation:

Financial Institution Name: Address:

Amount of Hypothecation:

PART II OF SCHEDULE

1. DEFINITIONS

For the purposes of this Policy, the following terms shall have the meanings set forth wherever appearing/specified in this Policy or related Extensions/Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

Authorized Manufacturer/Dealer Means manufacturers or dealers of the product category of

Insured Asset who are authorized by Us to assist in replacement of the Insured Asset. Selection of Authorized Manufacturers / Dealers shall be Our sole discretion.

Breakdown Means an act or process rendering the Insured Asset incapable to function or perform under normal operating circumstances as per manufacturer’s specification. Any failure of Insured Asset arising out of or gradual decline in output or performance due to age or usage shall not be construed as breakdown.

Deductible Means the amount of expenses to be borne by You for each and every claim during the Policy Period before the compensation under the Policy becomes payable by Us. The deductible amount will not be reimbursed by Us, however, it doesn't reduce the Sum Insured.

Insured Means the individual whose name is specifically appearing in the Schedule/ Certificate of Insurance herein after referred as “You”/”Your”/”Yours”/”Yourself”

Insured Asset Means a physical object performing function or functions, as per manufacturers’ specification and for the purpose of this Policy shall include the following: consumer durable items including (but not limited to) audio/ video sets, television, refrigerator, washing machine, air-conditioner, microwave oven and other electrical and electronic kitchen appliances, computers, laptops, , cameras, which are specifically mentioned in the Schedule. It is the subject matter of insurance under this Policy.

Market Value Market Value will be the new replacement value of a similar item

less depreciation. Provided that in respect of under mentioned items, the market value will be arrived at on the basis given below:

|  |  |  |
| --- | --- | --- |
| S/N | Item | Basis of Market Value |
| 1 | Domestic appliances like air conditioners, TV, refrigerator, washing machine, microwave  oven | Present day replacement cost of a similar new item less depreciation at a flat rate of 15% per annum subject to a  maximum of 75% |
| 2 | Audio/video sets, cameras | Present day replacement cost of a similar new item less depreciation at a flat rate of 20% per annum subject to a  maximum of 80% |
| 3 | Computers, laptops | Present day replacement cost of a similar new item less depreciation at a flat rate of 25% per annum subject to a  maximum of 90% |

Policy means the document evidencing the contract of insurance and includes endorsements issued thereto, changing either the scope of cover, terms and conditions, or any other narration made in the Policy. “Certificate of Insurance” for the purpose of Policy shall mean and include the certificate issued to You by Us or on Our behalf evidencing Your participation in the Policy

Policy Period means the period commencing at the Policy Period Start Date and ending at the Policy Period End Date, as specifically stated in the Schedule and for which the insurance cover will remain valid. For group policies, Policy Period refers to group policy period, within which certificates of insurance are issued to members of the group. Also, for group policies, references to Policy Period will imply Cover Period wherever applicable.

Cover Period Means the period as specified in the Certificate of Insurance for which You are covered under the Policy and which shall fall within the Policy Period. The Cover Period normally starts on the date of purchase of the Insured Asset and is inclusive of the manufacturer's warranty period, however the risk under this Policy commences only after completion of the manufacturer's warranty

Sum Insured Means and denotes the maximum amount of cover available as specifically stated in the Schedule which represents Our liability for any or all claims made during the Policy Period. The Sum Insured shall not exceed the purchase price of the Insured Asset.

Salvage The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.

You/Your/Yours/Yourself Means the person(s) that We insure and is/are specifically named as Insured in the Schedule.

We/Our/Ours/Us Means the ICICI Lombard General Insurance Company Limited.

1. SCOPE OF COVE**R:**

We will indemnify You for the direct, physical damage to the Insured Asset on account of mechanical or electrical or electronic Breakdown subject to the exclusions, terms, conditions and clauses contained hereunder or endorsed hereon. This includes the cost of parts, labour and charges for home service where applicable.

Provided that, such Breakdown happens during the Policy Period and Our liability shall be subject to Sum Insured and Deductible as specifically mentioned in the Schedule

1. GENERAL CONDITIONS:

It is a condition precedent to payment of any claim that the following conditions be observed:

1. The unique identification number as applicable, of the Insured Asset is on record with Us at the time of loss
2. Instructions for use provided in the owner’s manual for the Insured Asset must be strictly followed by You.
3. Failure to follow the manufacturer maintenance and service recommendations may result in the denial of coverage under this Policy.
4. Limitation Period- We shall not be liable for any loss or damage after expiry of 12 months from happening of loss or damage unless claim is subject of pending action of court or arbitration. Also, if We disclaim liability for any claim and such claim is not made the subject matter of a suit in a Court of Law within 12 months of such disclaimer, then claim will be deemed abandoned by You and shall not be recoverable thereafter.
5. Territorial Scope: India only
6. Renewal of Policy: At the end of the Cover Period, we may approach You for renewal of coverage for the Insured Asset. We may not offer renewal if in Our opinion the Insured Asset has reached the end of its useful life
7. EXCLUSIONS APPLICABLE UNDER THE POLICY:

We will not be liable for-

1. Any Deductible amount, if applicable and specifically mentioned in the Schedule
2. Any costs recoverable under manufacturer's warranty shall not be covered.
3. We will not pay for breakdown caused by not following manufacturer's instructions
4. Breakdown due to willful act, abuse, negligence
5. The cost of general maintenance, adjustments, resetting of controls, tuning, cleaning and the like
6. Any loss arising out of normal wear and tear of the Insured Asset or its parts.
7. Any modification to the Insured Asset or use which is not in accordance with the manufacturer’s instructions or use of any accessory which has not been approved by the manufacturer
8. Defects in external wiring, electrical connection or plumbing that are not an integral part of the Insured Asset
9. All consumer replaceable items such as batteries (including rechargeable batteries) tapes, ribbons, bulbs (including projection television and LCD projector bulbs) data storage media, filters, ink and toner cartridges, drums, fuses, blades, replaceable fluids and any other parts or materials which are designed to be consumed during the life of the Insured Asset.
10. Any failure or damage ever covered under a product recall
11. Any loss arising due to any external cause such as fire, flood, lightning, theft, mysterious disappearance, malicious mischief, vandalism, explosion, water damage, hail, earthquake, corrosion, rust, denting, scratching, blockages, animal / insect damage or due to foreign bodies.
12. Use of Insured Asset in a commercial environment, unless specifically accepted by Us
13. Cosmetic items not affecting the use of the Insured Asset including but not limited to cabinetry and cabinet frames, decorative finishing, door liners, glass including projection television exterior screens, handles, hinges, knobs, masks, racks, rollers and shelves, unless specifically accepted by Us.
14. Any cost for the replacement or reinstatement of any data, software, information or music stored, on the Insured Asset
15. Any legal liability, consequential loss, loss of use or damage/injury to third party
16. Satellite system repairs caused by weather damage to satellite antennae, failure of the television set or realignment of satellite antennae
17. Faults attributable to previous faulty repair by unauthorized repairers
18. The equipment whose warranty schedule, invoice, receipt or serial plate has been modified, defaced or ruined.
19. Any loss or damage caused to the Insured Asset whilst in transit or otherwise that has been entrusted for any service, repair or replacement to any entity other than those authorized by the manufacturer
20. Any visiting charges paid to the personnel of authorized service centre in case the repair claim is not admissible by the Company
21. CLAIMS PROCEDURE

Basis of assessment of claim:

* 1. We will, in case of an admissible claim, repair the Insured Asset at Our option or pay You for the amount of damage as the case may be, subject to the Deductible and subject to the maximum liability in aggregate being limited to Sum Insured
  2. We shall issue a voucher of the amount equivalent to the Market Value of Insured Asset in case of an admissible claim at Our option or pay You the Market Value of Insured Asset, subject to the Deductible as specified in the Schedule in the following scenarios:
     1. Estimated cost of repair for an admissible claim exceeds the Market Value of the Insured Asset
     2. Repair of Insured Asset is infeasible in Our opinion due to limited or non-availability of parts
     3. Claim under extension for lost or stolen Insured Asset
  3. The voucher is to be used for purchase of Insured Asset from Authorized Manufacturer/ Dealer.
  4. Your claim shall be forfeited in case such voucher is not redeemed within 60 days of its issuance
  5. We will also reimburse You for the cost of transportation of the Insured Asset from Your place (as mentioned in the Schedule) to the place of repair provided such a transportation is deemed necessary by Us or any of Our authorized repairers.
  6. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements
  7. We will not be bound to replace the Insured Asset exactly or completely but only replace the Insured Asset as circumstances may permit and in a reasonably sufficient manner
  8. We will not reimburse You for any out-of-pocket expenses other than reasonable expenses incurred in taking the product to repair centre, wherever required.

# Your duties on happening of claim:

* + 1. Notify Us immediately on occurrence of a claim and in any case within 7 days giving full description of loss/damage and the cause
    2. Submit the completed and signed claim form, provide all the relevant documents as mentioned below in support of Your claim not later than 15 days from the date of intimation
       1. Claim Documents:
          1. Claim form duly filled and signed
          2. Vouchers or purchase bill, as applicable
          3. Proof of ownership
          4. Copy of First Information Received (FIR)/ Daily Dairy Report (DDR) (for lost/ stolen cases)
          5. Any other document as may be reasonably required by Us or Our representative to investigate the claim or Our obligation to make payment for it
    3. Extend all assistance and cooperation to the surveyor appointed by Us for the purpose of survey and assessment of the loss/or Our inspecting representative
    4. Not abandon the Insured Asset without Our written permission
    5. Wherever details pertaining to happening of claim are conveyed by You to Us after reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, may condone the delay in intimation of claim or delay in providing the required information/documents to Us.

# Our Rights on happening of a claim

We may-

1. Take possession of the Insured Asset for assessment of the claim
2. Keep possession of the Insured Asset and examine, sort, arrange, remove or otherwise deal with the same
3. Appoint a surveyor to determine admissibility and extent of loss and
4. Sell the Insured Asset or dispose off the same

PART III OF SCHEDULE

STANDARD TERMS AND CONDITIONS

1. Incontestability and duty of disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis description or on non-disclosure in any material particular in the proposal form/application sheet, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by You or any one acting on Your behalf to obtain any benefit under this Policy.

1. Reasonable Care

You shall take all reasonable steps to safeguard Your interests against any loss or damage that may give rise to the claim.

1. Observance of terms and conditions

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

1. Material change

You shall notify Us in writing of any material change in the risk in relation to the declarations made in the proposal form/application sheet at each renewal and We may, adjust the scope of cover and/or premium, if necessary, accordingly. .

1. Records to be maintained

You shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such records. You shall within one month after the expiry of Policy Period furnish such information as We may require.

1. No constructive Notice

Any of the circumstances in relation to these conditions coming to the knowledge of any of Our official shall not be the notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

1. Notice of charge etc.

We 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 Us to You or

Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us

1. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any terms and conditions with the scope of cover contained in Part II of the Policy , then the term(s) and condition(s) contained herein shall be read *mutatis mutandis* with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

1. Your duties on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy You shall:

1. Forthwith file/submit a claim form in accordance with ‘Claim Procedure’ Clause as provided in Part II of the Policy
2. Allow Our surveyor or any agent to inspect the Insured Asset or any other material items, as per ‘the Right to Inspect’ Clause as provided in this Part.
3. Assist and not hinder or prevent Us or any of Our agents in pursuance of their duties under ‘Our Rights on Happening of Loss or Damage’ Clause as provided in this Part.
4. Not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by Us or any of Our agents or the surveyor.
5. Right to inspect

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

1. Indemnity

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

the time of the occurrence of such loss or damage and in any event not more than the Sum Insured thereon.

If in any case We are unable to reinstate or repair the Insured Asset hereby, because of any law or other regulations in force affecting Insured Asset or otherwise, We shall, in every such case, only be liable to pay such sum as would be requisite under the Policy.

1. Subrogation

You and any claimant under this Policy shall at Your expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon its 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 Your indemnification by Us. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable

1. 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 You or not, then We shall not be liable to pay or contribute more than its rateable proportion of any loss or damage. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable.

However, if the insured property is hypothecated to any bank, other lending or financial entity then this clause is not applicable.

1. 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 You or anyone acting on Your behalf to obtain any benefit under this Policy, or if the loss or damage be occasioned by wilful act, or with Your connivance, all benefits under this Policy shall stand to be forfeited.

1. Cancellation/termination

The insured can cancel the policy at any time during the term, by informing the company.

The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

The company shall –

* 1. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
  2. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

1. Cause of Action/ Currency for payments

No claims shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India in Indian Rupees only.

1. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with Indian Laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

1. Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

*(Applicable to commercial entities only)*

1. Renewal notice

Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal form or application sheet or declaration herein before mentioned and that nothing is known to the You that may result to enhance Our risk under the guarantee hereby given. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorized official. Any change in the risk will be intimated to Us by the You. Nothing mentioned herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.

1. Notices

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

In Your case, at the last known address specified in the Schedule

In Our case:

ICICI Lombard General Insurance Company Limited ICICI Lombard House,

414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail

1. Customer Service

If at any time You require any clarification or assistance, You may contact the Our offices at the address specified, during normal business hours.

1. Claim Clause/ Settlement of Claim
2. Claim Intimation: Connect with us via: Toll-free no.: 1800 2666, Email ID: [customersupport@icicilombard.com,](mailto:customersupport@icicilombard.com) on our website:

[https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx.](https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx) Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

1. File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.
2. Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim
3. Submit Documents: submit documents to the assigned CSM/Surveyor.

List of documents which are necessary and relevant to the claim are as below:

* 1. Claim bill / Claim Form duly filled up
  2. Photographs / Video of damaged property/item under claim
  3. Document/s in support of admissibility of the claim, for instance, Service Engineer’s Report, Fire Brigade Report, etc.
  4. FIR / Final Police investigation report wherever applicable
  5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
  6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum s value of the items under claim
  7. Offer for retention of salvage, if any
  8. KYC / NEFT Details as per AML guidelines
  9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
  10. Any other document which may be specified by the surveyor post completion of initial survey

1. Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor
2. Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).
3. Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis).
4. Grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section “Grievance Redressal” on our website [www.icicilombard.com](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.icicilombard.com%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200626009%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=HWNaqTBoAusk4BRXZCTPvekIEfPnmNNbLzPg%2F%2BcQSF8%3D&reserved=0) (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - [https://bimabharosa.irdai.gov.in/](https://ind01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fbimabharosa.irdai.gov.in%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200633170%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=a0XKb3kD2MdkpXUIobSlSbpos3yubRoFplJ44DVjz20%3D&reserved=0) or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: [www.irdaindia.org,](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.irdaindia.org%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200640464%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=xQMR%2FIw3I9MJ382PivW8F4iuv4dAeJ89LIIUSG%2FfiHY%3D&reserved=0) or on the Company’s website at [www.icicilombard.com.](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.icicilombard.com%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200646332%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=hE7wl7O23By8GgNQX%2Bx4nQ2lbcf4K5ludJYxvcU%2Fux8%3D&reserved=0)

The details of Insurance Ombudsman are available below:-

|  |  |  |
| --- | --- | --- |
| **S**  **no.** | **Name of office of insurance Ombudsman** | **Territorial Area of jurisdiction** |
| 1 | AHMEDABAD  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,  Ahmedabad – 380 001.  Tel.: 079 - 25501201/02/05/06  Email: [bimalokpal.ahmedabad@cioins.co.in](mailto:bimalokpal.ahmedabad@cioins.co.in) | Gujarat, Dadra s Nagar Haveli, Daman and Diu. |
| 2 | BENGALURU  Insurance Ombudsman  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: [bimalokpal.bengaluru@cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Karnataka |
| 3 | BHOPAL  Insurance Ombudsman  Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha",  60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011.  Tel.: 0755 - 2769201 / 2769202  Email: [bimalokpal.bhopal@cioins.co.in](mailto:bimalokpal.bhopal@cioins.co.in) | Madhya Pradesh, Chattisgarh. |
| 4 | BHUBANESHWAR  Insurance Ombudsman  Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009.  Tel.: 0674 - 2596461 /2596455  Email: [bimalokpal.bhubaneswar@cioins.co.in](mailto:bimalokpal.bhubaneswar@cioins.co.in) | Odisha. |
| 5 | CHANDIGARH  Insurance Ombudsman  Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.  Tel.: 0172 - 4646394 / 2706468  Email: [bimalokpal.chandigarh@cioins.co.in](mailto:bimalokpal.chandigarh@cioins.co.in) | Punjab,  Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh,  Union Territory of Jammu s Kashmir, Ladakh s Chandigarh. |
| 6 | CHENNAI  Insurance Ombudsman  Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,  CHENNAI – 600 018.  Tel.: 044 - 24333668 / 24333678  Email: [bimalokpal.chennai@cioins.co.in](mailto:bimalokpal.chennai@cioins.co.in) | Tamil Nadu, Pondicherry Town and  Karaikal (which are part of Pondicherry). |
| 7 | DELHI  Insurance Ombudsman  Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,  New Delhi – 110 002.  Tel.: 011 – 23237539  Email: [bimalokpal.delhi@cioins.co.in](mailto:bimalokpal.delhi@cioins.co.in) | Delhi s following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh |
| 8 | ERNAKULAM  Insurance Ombudsman  Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg.,  Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.  Tel.: 0484 - 2358759 / 2359338  Fax: 0484 - 2359336  Email: [bimalokpal.ernakulam@cioins.co.in](mailto:bimalokpal.ernakulam@cioins.co.in) | Kerala, Lakshadweep,  Mahe-a part of Puducherry. |
| 9 | GUWAHATI  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor,  Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).  Tel.: 0361 - 2632204 / 2602205  Email: [bimalokpal.guwahati@cioins.co.in](mailto:bimalokpal.guwahati@cioins.co.in) | Assam, Meghalaya, Manipur, Mizoram,  Arunachal Pradesh, Nagaland and Tripura. |
| 10 | HYDERABAD  Insurance Ombudsman  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 - 23312122  Email: [bimalokpal.hyderabad@cioins.co.in](mailto:bimalokpal.hyderabad@ecoi.co.in) | Andhra Pradesh, Telangana, Yanam and  Part of Territory of Puducherry. |
| 11 | JAIPUR  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,  Jaipur - 302 005.  Tel.: 0141- 2740363/2740798  Email: [Bimalokpal.jaipur@cioins.co.in](mailto:Bimalokpal.jaipur@ecoi.co.in) | Rajasthan. |
| 12 | KOLKATA  Insurance Ombudsman  Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.  Tel.: 033 - 22124339 / 22124340  Fax : 033 - 22124341  Email: [bimalokpal.kolkata@cioins.co.in](mailto:bimalokpal.kolkata@cioins.co.in) | West Bengal,  Sikkim, Andaman s Nicobar Islands. |
| 13 | LUCKNOW  Insurance Ombudsman  Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.  Tel.: 0522 - 4002082 / 3500613  Email: [bimalokpal.lucknow@cioins.co.in](mailto:bimalokpal.lucknow@cioins.co.in) | Districts of Uttar Pradesh :  Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda,  Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia,  Sidharathnagar. |
| 14 | MUMBAI  Insurance Ombudsman  Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.  Tel.: 022 - 69038800/27/29/31/32/33Email:  [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@ecoi.co.in) | Goa,  Mumbai Metropolitan Region Excluding (Navi Mumbai s Thane). |
| 15 | NOIDA  Insurance Ombudsman  Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.  Tel.: 0120-2514252 / 2514253  Email: [bimalokpal.noida@cioins.co.in](mailto:bimalokpal.noida@ecoi.co.in) | State 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, Firozbad, Gautambodhanagar,  Ghaziabad, Hardoi, Shahjahanpur |
| 16 | PATNA  Insurance Ombudsman  Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.  Tel.: 0612-2547068  Email: [bimalokpal.patna@cioins.co.in](mailto:bimalokpal.patna@ecoi.co.in) | Bihar, Jharkhand. |
| 17 | PUNE  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.  Tel.: 020-24471175  Email: [bimalokpal.pune@cioins.co.in](mailto:bimalokpal.pune@ecoi.co.in) | Maharashtra,  Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region). |

The updated details of Insurance Ombudsman are available on IRDAI website: [www.irdaindia.org,](http://www.irdaindia.org/) on the website of General Insurance Council: [www.generalinsurancecouncil.org.in,](http://www.generalinsurancecouncil.org.in/) website of the Company [www.icicilombard.com](http://www.icicilombard.com/) or from any of the offices of the Company

# COMPANY CONTACT DETAILS: -

**Toll free number: 1800-2-666**

You may also write to us at the following address:

# Postal Address:

ICICI Lombard General Insurance Company Limited ICICI Lombard House

414, Veer Savarkar Marg Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

E-mail: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

**ICICI Lombard General Insurance Company Limited**

**Mailing Address:** 601 s 602, 6th Floor, Interface 16, New Link Road Malad (W), Mumbai - 400 064

**Registered Office Address:** ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

**Visit us at** [**www.icicilombard.com •**](http://www.icicilombard.com/) **Mail us at** [**customersupport@icicilombard.com**](mailto:customersupport@icicilombard.com)

Toll Free No.: **1800 2666 •** Chargeable No.: **+91 86552 22666•** Insurance is the subject matter of solicitation.

IRDA Reg. No. 115. • CIN: L67200MH2000PLC129408

GADGET INSURANCE T&C below

Policy Wordings – Gadget Insurance Policy

## Preamble

Whereas the Insured designated in the Policy Schedule / Certificate of Insurance (hereinafter also referred as “You” or “Your”), by means of a proposal and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, has applied to ICICI Lombard General Insurance Company Limited (hereinafter also referred as “We” or “Us” or “Our” or “The Company”) for the insurance hereinafter set forth and paid appropriate premium for the period as specified in the Schedule / Certificate of Insurance.

## Operative Clause

Subject to the definitions, terms, conditions and exclusions contained, endorsed or otherwise expressed herein, We shall indemnify or pay You or Your legal representatives, as the case may be, in respect of insured events occurring during the Period of Insurance stated in the Schedule, in the manner and to the extent set forth in this Policy

## Insured and Insured Person:

Insured means the Policyholder as specified in the Schedule. In case of a group policy, Insured will be responsible for declaration of eligible members and / or Gadgets to the Company, based on which Certificates of Insurance shall be issued.

Insured Person means the member of Insured’s group, who has opted for insurance under this Policy and has got the Certificate of Insurance, with identification details of Gadget covered, Insured Person and specifying the date of inception of cover.

## Definitions

“**Authorized Service Centre**” means repair centres authorized by Us to carry out repairs on Your Gadget

**“Beyond Economic Repair”** means your asset will be deemed a total loss when we consider it uneconomical to repair the Gadget or when the cost of repair exceeds the sum assured less applicable depreciation as specified in the policy schedule

**“Insured Gadget**” shall mean any electronic, electrical or mechanical device, such as mobile phones (all types of phones including ordinary, feature phone and smartphones), tablets s laptops (all types of tablets, phablets,

laptops and notebooks), wearable gadgets (all electronic devices which are wearable



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| **ICICI Lombard General Insurance Company Limited** | | |
| **Gadget Insurance Policy** | | |
| **IRDA Reg. No. 115 Mailing Address:** 601 & 602, 6th Floor, Interface 16, New Linking Road, Malad (West) Mumbai - 400 064 | **CIN**: L67200MH2000PLC129408 **Registered Office Address:** ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi,Mumbai 400 025 | **UIN: IRDAN115RP0022V01202122** Toll free no : 1800 2666 Alternate no : 86552 22666 (chargeable) E-mail : customersupport@icicilombard.com Website : www.icicilombard.com |

including watches, smart watches and fitness bands) and other physical assets (all types of desktops, still cameras, video cameras and other devices used for communication or projection or entertainment) meant for personal use and as described in the policy schedule.

**“OEM”** Original Equipment Manufacturer means the manufacturer or owner of the brand for selling the Gadget who has provided the standard manufacturer’s warranty as defined and specified in the warranty manual.

“**Period of Insurance**” means the period as stated in the Schedule or the Certificate of Insurance, from the date on which coverage begins to the date on which coverage ends. If the Policy or Certificate of Insurance is cancelled mid-term during the Period of Insurance, the coverage end date gets revised accordingly.



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## Policy Wordings – Gadget Insurance Policy

"**Policy**" means this document of Policy, describing the terms and conditions of this contract of insurance including the Company’s covering letter to You if any, the Certificate of Insurance if any, the Schedule attached to and forming part of this Policy, Your Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the Period of Insurance. The Policy contains details of the scope and extent of cover available to Your Gadget, the exclusions from the scope of cover and the terms and conditions of the issue of the Policy.

**“Proposal”** means the application forming a part of this Policy that You sign for this insurance and which contains information provided by You regarding Your Asset or which is given to Us on Your behalf.

“**Reinstatement Value**” means the cost of replacing or reinstating property of the similar kind or type but not superior to or more extensive than Your Asset when new.

**“Schedule**” means Schedule attached to and forming part of this Policy or Certificate of Insurance, specifying Your details and the details of Your Gadget, the Sum Insured, the Period of Insurance, Coverage and the limits to which benefits under the Policy are subject to.

“**Sum Insured**” means the sum as specified in the Schedule to this Policy or Certificate of Insurance, against Your name, which represents Our maximum liability for any or all claims under this Policy during the Period of Insurance against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

**“Salvage”** the amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.

# SCOPE OF COVER

We agree to cover all types of accidental damage to the Insured Gadget, including, but not limited to, impact damage, damage due to unintentional dropping, damage due to liquid ingress, screen damage due to any accident, or any other fortuitous event, other than those specifically excluded, subject to terms, conditions, definitions, limitations and warranties contained herein or endorsed or otherwise expressed in the Policy.

# EXCLUSIONS

We will not indemnify You in respect of loss, damage or liability directly caused by or arising out of or aggravated by -

1. Claim on Insured Gadget during hire or loan of the Insured Gadget to a third



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party, other than Your employees, siblings, spouse, children, parents or parents- in-law.

1. Loss of or Damage to the Insured Gadget that is registered in the name of a Corporate Entity, unless a nominee has been appointed by them as a bonafide user
2. Policy shall be non-transferable in case of sale of Your Gadget or if the ownership of Your Gadget is transferred except to relationships as specified in exclusion 1 above, unless specified in Schedule.
3. Gadgets purchased from outside India, unless specifically covered in the Schedule
4. Loss or damage to battery and other accessories unless they are part of the original Insured Gadget and attached to the Insured Gadget during the loss or damage.
5. Any loss of Software, excluding Operating System Software, whether it affects the working of Insured Gadget or not
6. Loss of Insured Gadget resulting from or caused by theft, mysterious disappearance or unexplained reasons, unless specifically covered.
7. Any loss or damage arising out of any Electrical or Mechanical breakdown, caused by, but not limited to, short circuit, voltage fluctuation, faulty charging, faulty battery, unless specifically covered.
8. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and / or the agents of makers/manufacturers .
9. Loss or damage as a direct consequence of wear and tear or of gradual deterioration including but not limited to atmospheric conditions.
10. Loss or damage caused by incorrect storage, poor maintenance, negligence, incorrect installation, incorrect set-up by You or by the person You entrusted the Insured Gadget with.
11. Aesthetic defects such as scratches on painted polished or enamelled surfaces , or any other defects which do not stop the normal functioning of the Insured Gadget.
12. Loss or damage for which the manufacturer, dealer or supplier of Your Gadget is responsible either by law or under contract.
13. Consequential loss or liability of any kind or description, including contractual

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liabilities comprising of penalties of delay or detention or in connection with guarantees of performance or efficiency .

1. War or war like operations (whether war be declared or not), cyber-attacks, civil commotion, confiscation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.

# BASIS OF SUM INSURED

The Sum Insured will be equal to the cost of replacement of Your Gadget by new Gadget of the same kind and same capacity.

# BASIS OF CLAIMS SETTLEMENT

1. In cases where the Insured Gadget is repaired, We will pay expenses necessarily incurred to restore the damaged Gadget to its former state of serviceability including the cost of servicing the repairs, customs duties and dues and other charges incidental to providing service if any, to the extent such expenses have been included in the Sum Insured, provided such repairs are executed at Authorised Service Centres.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will betaken into account. Cost of any provisional repairs will be borne by Us if such repairs constitute part of the final repairs, and do not increase the total repair expenses. If the Gadget is damaged Beyond Economic Repair, the settlement shall be made on the basis provided for in

(b) below.

1. In cases where an insured Gadget is lost or damaged Beyond Economic Repair, the basis of claims settlement will be the depreciated value of Your Gadget. The indicative rate of depreciation is as follows:

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| Age of device from | Range | Range |
| upto 90 days | 10% | 30 |
| 91 to 180 days | 20 | 50 |
| 180 days to 1 year | 30 | 60 |
| More than 1 year | 40 | 70 |

Please refer to Policy Schedule for depreciation rate applicable to your Insured Gadget



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## Special Conditions

1. **Limitation on number of claims:**

The maximum number of claims permitted in the policy is as per Schedule. In case of multiple claims under the policy, Our maximum liability inclusive of all claims will be limited up to the Sum Insured.

## Right to damaged Gadget

In the event of a claim wherein the Insured Gadget is lost or damaged beyond economic repair, after admission of liability and settlement of claim, We will be entitled to take and keep possession of the damaged / recovered Gadget and to deal with the salvage in a reasonable manner.

## Payment of differential amount for repair

We will arrange for repair of the damaged Insured Gadget at our Authorized Service Centres, subject to payment of the Excess as specified in the Schedule and payment of the differential amount between the estimated repair cost and approved claim amount by You to the Authorized Service Centre.

## Cancellation:

The insured can cancel the policy at any time during the term, by informing the company.

The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.

The company shall –

* 1. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
  2. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.



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# GENERAL CONDITIONS

1. **DUTY OF DISCLOSURE:** This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of any material fact.
2. **REASONABLE CARE:** You shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
3. **ALTERATION OF RISK:** All cover under this Policy shall cease if any alteration be made ( to the property

/Insured Gadget) whereby the risk of damage or injury is increased until such alteration be agreed to by the Company in writing.

1. **STATUTORY COMPLIANCE:** You shall comply with all statutory and other regulations. You shall observe all manufacturers’ instructions concerning:
   1. the inspection of Insured Gadget,
   2. the safety of persons or property.

# CLAIM NOTIFICATION - MULTI MODEL INTIMATION:

It is the endeavor of ICICI Lombard General Insurance Company Limited to give multiple options to the Insured Person/Insured Person’s representative to intimate a claim to the company.

The intimation can be given in following ways:

* Toll Free call Centre of the Insurance company ( 24\*7) – 1800-2666
* Login to the website of the Insurance Company and intimate the claim – <http://www.icicilombard.com/contact-us>
* Send an email to the Company – [customerservice@icicilombard.com](mailto:customerservice@icicilombard.com)
* Registered and Corporate Office address- ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
* In all of the above, the intimation are directed to a central team for prompt and immediate action.

In all the above, the intimations are directed to a central team for prompt and immediate action.

1. **CLAIMS PROCEDURE :** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy,

* Claims will be handled by a service provider empanelled by Us.
* You shall contact Us within 48 hours and notify the claim. The claim intimation



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can be sent in any one way as mentioned above. The call-center shall guide You on how to register a claim and send documents.

* In case of theft, You need to file an FIR with police and provide the same to Us. *For theft claims below INR 25,000/-, the Company shall process the claim based on police intimation.*
* In case of damage, where We are unable to get the damaged Insured Gadget repaired, You shall get the Insured Gadget repaired at the Authorized Repair Centre post approval of repair amount from Us and send invoices along with other documents requested to Us for processing. The list of Authorized Service Centers shall be available on website.

1. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises 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, but The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and 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 the occurrence of such loss or damage not more than the sum insured thereon.
2. **AVERAGE:** If Replacement Value of Insured Gadget shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.
3. **CONTRIBUTION:** If at the time of 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 You or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage

However, if the insured property is hypothecated to any bank, other lending or financial entity then this clause is not applicable.

1. **SUBROGATION:** You and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the 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 Your



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indemnification by the Company.

1. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or any one acting on Your behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
2. **ARBITRATION:** The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. *(Applicable to commercial entities only)*
3. **LIMITATION**: The Company agrees and undertakes to indemnify You against any loss of or damage to property or any part thereof suffered by You not exceeding the Sum Insured stated against each item or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided the Company is bound and liable to indemnify You in accordance with the terms and conditions of this Policy only and only if You make a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.
4. **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 You and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.
5. **JURISDICTION:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.
6. **ENTIRE CONTRACT:** This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Policy.

# NOTICE

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| Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, to- |
| In Your case, at the last known address specified in the Schedule |
| In Our case:  ICICI Lombard  General Insurance |

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| Company |
| ICICI Lombard House |
| 414, Veer Savarkar Marg |
| Near Siddhi Vinayak Temple, |
| Prabhadevi, Mumbai 400 025 |

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

# CUSTOMER SERVICE

If at any time You require any clarification or assistance, You may contact any of Our offices at the address specified, during normal business hours.

# CLAIM CLAUSE/ SETTLEMENT OF CLAIM

1. Claim Intimation: Connect with us via: Toll-free no.: 1800 2666,

Email ID: [customersupport@icicilombard.com,](mailto:customersupport@icicilombard.com) on our website: [https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpag](https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx) [e.aspx.](https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx)

Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

1. File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.
2. Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim
3. Documents: submit documents to the assigned CSM/Surveyor.

List of documents which are necessary and relevant to the claim are as below:

1. Claim bill / Claim Form duly filled up
2. Photographs / Video of damaged property/item under claim
3. Document/s in support of admissibility of the claim, for instance, Service Engineer’s Report, Fire Brigade Report, etc.
4. FIR / Final Police investigation report wherever applicable
5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum s value of the items under claim



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New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi, **E-mail** : [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) Mumbai - 400 064 Mumbai 400 025 **Website** : [www.icicilombard.com](http://www.icicilombard.com/)

1. Offer for retention of salvage, if any
2. KYC / NEFT Details as per AML guidelines
3. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
4. Any other document which may be specified by the surveyor post completion of initial survey
5. Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor
6. Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).
7. Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis).

# GRIEVANCE REDRESSAL:

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the subsection “Grievance Redressal” on our website [www.icicilombard.com](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.icicilombard.com%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200626009%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=HWNaqTBoAusk4BRXZCTPvekIEfPnmNNbLzPg%2F%2BcQSF8%3D&reserved=0) (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - [https://bimabharosa.irdai.gov.in/](https://ind01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fbimabharosa.irdai.gov.in%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200633170%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=a0XKb3kD2MdkpXUIobSlSbpos3yubRoFplJ44DVjz20%3D&reserved=0) or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: [www.irdaindia.org,](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.irdaindia.org%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200640464%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=xQMR%2FIw3I9MJ382PivW8F4iuv4dAeJ89LIIUSG%2FfiHY%3D&reserved=0) or on the Company’s website at [www.icicilombard.com.](https://ind01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.icicilombard.com%2F&data=05%7C02%7Cshahbaz.iqbal%40icicilombard.com%7Cd5b47e3ceff04822bdb008dcb54b8cdc%7Cd36615d9b483417583da3e968b0fde20%7C0%7C0%7C638584585200646332%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=hE7wl7O23By8GgNQX%2Bx4nQ2lbcf4K5ludJYxvcU%2Fux8%3D&reserved=0)

The details of Insurance Ombudsman are available below:

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| **S no.** | **Name of office of insurance Ombudsman** | **Territorial Area of jurisdiction** |
| 1 | AHMEDABAD  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, | Gujarat, Dadra s Nagar Haveli, Daman and Diu. |



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|  | Ahmedabad – 380 001.  Tel.: 079 - 25501201/02/05/06  Email: bimalokpal.ahmedabad@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) |  |
| 2 | BENGALURU  Insurance Ombudsman  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: [bimalokpal.bengaluru@cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Karnataka |
| 3 | BHOPAL  Insurance Ombudsman  Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha",  60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011.  Tel.: 0755 - 2769201 / 2769202  Email: [bimalokpal.bhopal@cioins.co.in](mailto:bimalokpal.bhopal@cioins.co.in) | Madhya Pradesh, Chattisgarh. |
| 4 | BHUBANESHWAR  Insurance Ombudsman  Office of the Insurance Ombudsman, 62, Forest park,  Bhubaneswar – 751 009.  Tel.: 0674 - 2596461 /2596455  Email:bimalokpal.bhubaneswar@[cioins.c](mailto:bimalokpal.bengaluru@cioins.co.in) [o.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Odisha. |
| 5 | CHANDIGARH  Insurance Ombudsman  Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.  Tel.: 0172 - 4646394 / 2706468  Email: bimalokpal.chandigarh@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Punjab,  Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh),  Himachal Pradesh,  Union Territory of Jammu s Kashmir, Ladakh s Chandigarh. |
| 6 | CHENNAI  Insurance Ombudsman  Office of the Insurance Ombudsman, | Tamil Nadu, Pondicherry Town and  Karaikal (which are part of |



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New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi, **E-mail** : [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) Mumbai - 400 064 Mumbai 400 025 **Website** : [www.icicilombard.com](http://www.icicilombard.com/)

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|  | Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,  CHENNAI – 600 018.  Tel.: 044 - 24333668 / 24333678  Email: bimalokpal.chennai@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Pondicherry). |
| 7 | DELHI  Insurance Ombudsman  Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,  New Delhi – 110 002.  Tel.: 011 – 23237539  Email: [bimalokpal.delhi@cioins.co.in](mailto:bimalokpal.delhi@ecoi.co.in) | Delhi s following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh |
| 8 | ERNAKULAM  Insurance Ombudsman  Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg.,  Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.  Tel.: 0484 - 2358759 / 2359338  Fax: 0484 - 2359336  Email: bimalokpal.ernakulam@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Kerala, Lakshadweep,  Mahe-a part of Puducherry. |
| 9 | GUWAHATI  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor,  Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).  Tel.: 0361 - 2632204 / 2602205  Email: bimalokpal.guwahati@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Assam, Meghalaya, Manipur, Mizoram,  Arunachal Pradesh, Nagaland and Tripura. |
| 10 | HYDERABAD  Insurance Ombudsman  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 - 23312122  Email: [bimalokpal.hyderabad@cioins.co.in](mailto:bimalokpal.hyderabad@ecoi.co.in) | Andhra Pradesh, Telangana, Yanam and  Part of Territory of Puducherry. |
| 11 | JAIPUR  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, | Rajasthan. |



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New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi, **E-mail** : [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) Mumbai - 400 064 Mumbai 400 025 **Website** : [www.icicilombard.com](http://www.icicilombard.com/)

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|  | Bhawani Singh Marg, Jaipur - 302 005.  Tel.: 0141- 2740363/2740798  Email: [Bimalokpal.jaipur@cioins.co.in](mailto:Bimalokpal.jaipur@ecoi.co.in) |  |
| 12 | KOLKATA  Insurance Ombudsman  Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.  Tel.: 033 - 22124339 / 22124340  Fax : 033 - 22124341  Email: bimalokpal.kolkata@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | West Bengal,  Sikkim, Andaman s Nicobar Islands. |
| 13 | LUCKNOW  Insurance Ombudsman  Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.  Tel.: 0522 - 4002082 / 3500613  Email: bimalokpal.lucknow@[cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in) | Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur,  Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli,  Ballia, Sidharathnagar. |
| 14 | MUMBAI  Insurance Ombudsman  Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,  S. V. Road, Santacruz (W), Mumbai - 400 054.  Tel.: 022 - 69038800/27/29/31/32/33  Email: [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@ecoi.co.in) | Goa,  Mumbai Metropolitan Region Excluding (Navi Mumbai s Thane). |
| 15 | NOIDA  Insurance Ombudsman  Office of the Insurance Ombudsman, Bhagwan Sahai Palace  4th Floor, Main Road, Naya Bans, Sector 15,  Distt: Gautam Buddh Nagar, U.P-201301. | State of Uttaranchal and the following  Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah,  Kanooj, Mainpuri, Mathura, |



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New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi, **E-mail** : [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) Mumbai - 400 064 Mumbai 400 025 **Website** : [www.icicilombard.com](http://www.icicilombard.com/)

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|  | Tel.: 0120-2514252 / 2514253  Email: [bimalokpal.noida@cioins.co.in](mailto:bimalokpal.noida@ecoi.co.in) | Meerut,  Moradabad, Muzaffarnagar, Oraiyya,  Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar,  Ghaziabad, Hardoi, Shahjahanpur |
| 16 | PATNA  Insurance Ombudsman  Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan,  Bailey Road, Patna 800 001.  Tel.: 0612-2547068  Email: [bimalokpal.patna@cioins.co.in](mailto:bimalokpal.patna@ecoi.co.in) | Bihar, Jharkhand. |
| 17 | PUNE  Insurance Ombudsman  Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor,  C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.  Tel.: 020-24471175  Email: [bimalokpal.pune@cioins.co.in](mailto:bimalokpal.pune@ecoi.co.in) | Maharashtra,  Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region). |

The updated details of Insurance Ombudsman are available on IRDAI website:[www.irdaindia.org,](http://www.irdaindia.org/) on the website of General Insurance Council: [www.generalinsurancecouncil.org.in,](http://www.generalinsurancecouncil.org.in/) website of the Company [www.icicilombard.com](http://www.icicilombard.com/) or from any of the offices of the Company



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**QYK Max - Terms and Conditions**  
The QYK Max Protection Plan is a bundled offering that combines the features and benefits of both the Extended Warranty (EW) and Gadget Insurance (Accidental Damage and Liquid Damage – ADLD) programs.

* The coverage under the **Gadget Insurance (ADLD)** component shall commence from the date of purchase of the asset (as per the invoice) and continue for a period of one (1) year.
* The coverage under the **Extended Warranty (EW)** component shall commence immediately after the expiry of the original manufacturer (OEM) warranty and will extend for the duration selected at the time of plan purchase (i.e., one, two, or three years).

The respective terms and conditions of both the Extended Warranty (EW) and the Gadget Insurance (ADLD) shall apply independently to each corresponding coverage period.  
Customers are advised to refer to the detailed terms and conditions of Extended Warranty (EW) and Gadget Insurance (ADLD) separately, as made available in this Kit, for complete coverage details, exclusions, and claim procedures.

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