

Policy Schedule

CHOLA HOUSING SOCIETY CARE POLICY

UIN:

1. POLICY DETAILS

Policy No	Barcode	
GST Invoice No	Branch Office Address	
GSTIN		
PAN		
SAC Code	SAC Description	

2. INSURED DETAILS

Insured Name	Policy Issue Date	
	Period of Insurance	From Date & Time
		To Date & Time
PAN No	E Mail	
E-Repository Name	E-Insurance AC No	
GSTIN	Phone	
Financier Interest		

3. CO-INSURANCE DETAILS

Name	Location	Share(%)	Sum Insured (Rs.)	Premium (Rs.)

4. INTERMEDIARY DETAILS

Intermediary Name/Code/Contact No.	Payment Amount	Rs.
Payment ID	Client Code	Payment Date

5. DETAILS OF PREMIUM

	Premium (Rs.)
Premium excl. Terrorism	₹
Terrorism (If Opted)	₹
CGST (9%)	₹
SGST (9%)	₹
IGST (18%)	₹
Gross Premium	₹

Consolidated Stamp Duty Paid Vide G.O. Rt No.G.O.No. _____, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated _____.

Grievance Clause: For resolution of any query or grievance, you may contact the respective branch office of the Company or may call 1800 208 9100 or may write an email to customercare@cholams.murugappa.com. If you are not satisfied with the response of the office, you may email to Grievance Officer at GRO@cholams.murugappa.com. In the event of unsatisfactory response from the Grievance Officer, you 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.irdai.gov.in or General Insurance Council: <https://www.cioins.co.in/ombudsman> or on company website www.cholainsurance.com.

"Benefits under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s), no separate intimation will be given and the policy stands automatically cancelled ab initio (from inception)"

6. COVERAGE DETAILS

Section Number	Section Description	Sum Insured (Rs.)	Premium Excluding Terrorism (Rs.)	Terrorism Premium ("If Opted") (Rs.)	Premium Including Terrorism ("If Terrorism Opted or-else Premium Excluding Terrorism") (Rs.)
I	Building and Contents				
II	Accidental Damage Cover				
III	Landscaping				
IV	Burglary and Housebreaking-Contents (Excluding Money and Valuables)				
V	Money Insurance				
VI	Plate Glass				
VII	Neon Sign / Glow Sign				
VIII	Electronic Equipment				
IX	Machinery Breakdown				
X	Fidelity Guarantee				
XI	Personal Accident cover				
XII	Commercial General Liability				
XIII	Chola D&O Protect Plus				
XIV	Employees' Compensation				

CLAUSES

WARRANTIES

Agreed Bank Clause (If Financier details are provided)	
Sanction Limitation and Exclusion Clause	
Communicable Exclusion clause – LMA 5394	
Cyber Loss Limited Exclusion – LMA 5410	
Transmission and Distribution Line Exclusion	
Sabotage and Terrorism Damage Cover Endorsement (If opted)	
Remarks	

Note: The Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, Please contact us within 15 days from the date of issuance policy.

Whether tax is payable under reverse charge basis-No

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule and also as per Notification No. 13/2020- CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

SECTION-I BUILDING AND CONTENTS	
Location Number	1
Location Address	
Basis of valuation	
Occupancy	Housing Society

S. NO	Description	Sum Insured (Rs.)
1	Building	
2	Additional Structure	
3	Plant and Machinery	
4	Furniture, fixtures and fittings	
5	Other contents, pls specify	
	Total Sum Insured (₹)	

Add on Cover		Sum Insured (Rs.)
Excess	Nil	
Terrorism Excess (If opted)		

SECTION-II ACCIDENTAL DAMAGE COVER		
Location Number	1	
Location Address		
Basis of Valuation		
S.No	Description	Sum Insured (Rs.)
1		
Excess		

SECTION-III LANDSCAPING	
Location Number	1

Location Address		
S.No	Description	Sum Insured (Rs.)
1		
Excess		

SECTION-IV BURGLARY AND HOUSEBREAKING – CONTENTS (EXCLUDING MONEY AND VALUABLES)		
Location Number	1	
Location Address		
S.No	Description	Sum Insured (Rs.)
1		
Excess		

SECTION-V		MONEY INSURANCE		
Location Number	1			
Location Address				
Money in Transit				
S. No	From	To	Annual Turn Over	Single Cash Carrying Limit
Money in Safe				
S. No	Risk	Location Address		Sum Insured (Rs.)

SECTION-VI PLATE GLASS			
S.No	Description	Location of Plate Glass	Sum Insured (Rs.)
Excess			

SECTION-VII NEON SIGN/GLOW SIGN				
S.No.	Description	Make	Dimension	Sum Insured (Rs.)
Excess				

SECTION-VIII ELECTRONIC EQUIPMENT					
Location Number	1				
Location Address					
S.No.	Description	Make & Model	Year of Make	Serial No.	Sum Insured (Rs.)
Excess					

SECTION-IX MACHINERY BREAKDOWN	
Location Number	1
Location Address	

S.No.	Description	Make & Model	Year of Make	Serial No.	Sum Insured (Rs.)
Excess					

SECTION-X FIDELITY GUARANTEE

S.No.	Name of Person	Designation	Sum Insured (Rs.)
Excess			

SECTION-XI PERSONAL ACCIDENT COVER

S.No.	Name of Person	Relationship	Age	Assignee Name	Sum Insured (Rs.)
Excess					

SECTION-XII COMMERCIAL GENERAL LIABILITY

S.No.	Description	Sum Insured (Rs.)
Excess		
Extensions		

SECTION-XIII CHOLA D&O PROTECT PLUS

S.No.	Description	Sum Insured (Rs.)
Excess		
Extensions		

SECTION-XIV EMPLOYEES' COMPENSATION

S.No.	Employee Name	Designation	No of Employees	Annual Wages	Sum Insured (Rs.)
Excess					

Place: CHENNAI	For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Date:	Authorised Signatory