



**FUTURE GENERALI INDIA**  
Insurance Company Limited

# **Future Vivah Suraksha Policy Wordings**

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## Future Vivah Suraksha Policy Wordings

Whereas the Insured has made to **FUTURE GENERALI INDIA INSURANCE COMPANY LTD** (hereinafter called the "Company"), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject always to the Sum Assured against such loss as is herein provided.

### SECTION I: WEDDING CANCELLATION & POSTPONEMENT

**Coverage:** The Company agrees to indemnify the Insured against any financial losses which, which have been incurred due to cancellation or postponement of insured wedding.

**Perils Covered under the policy:** In the event of cancellation or postponement of the wedding, the Company hereby undertakes to reimburse you, up to the amount shown on the policy schedule for any irrecoverable expenses incurred by you in respect of marriage hall, cooks, catering, purohits, pandits, beauticians, decorators, accommodation reserved for bride/ bridegroom/ guests, music parties, photos/ videography, entertainment programs transport, or flowers for any of the following reasons/ causes:

- 1) Unseasonal rains; storm; Hail storm; Sand storms; Tsunami; tempest, Act of God (as declared by the Meteorological Department of India, during the policy period).
- 2) Loss or Damage to the venue due to Fire & Allied Perils, Earthquake, Flood, Cyclone (Resulting in cancellation of the event) making the venue unusable.
- 3) Riots, curfew (As declared by local police and/or concerned government authority) occurring at the venue or within 25 km radius of the venue.
- 4) Death or Accident to bride, groom, and blood relatives (parents, brothers, sisters of bride/ groom). Resulting in hospitalization for a period of more than 72 hrs, during the force of the policy.
- 5) Impossibility of groom/ bride to reach venue due to stranding of train and/ or non-availability of road conveyance or local law and order problem.

#### **Warranties:**

- 1) It is warranted that the insured has obtained all the required permissions from the local authorities/ government approvals etc. required for the event and the necessary bookings, advances & arrangements have been made for the event.
- 2) Alternate, appropriate and necessary arrangement is made to the venue so as to continue the event during seasonal climatic changes.
- 3) It is warranted that proper care is taken by the insured or his representative so as to make the venue of event safe for normal public use.
- 4) All equipments, machines, appliance should be operated, used by authorized, trained and experienced personnel's only.

#### **Exclusions:**

All Cancellations and postponement of the event:

- 1) Due to reasons other than the perils mentioned above.
- 2) Due to terrorism
- 3) Arising from pre-existing conditions and/ or circumstances, known to the insured at the inception of cover.
- 4) Due to expected or seasonal rains, storm; Sand storm; High Winds; tempest etc.
- 5) Due to disputes if any between the Insured (bride, groom, family, relatives, friends) and any other persons related to the event.
- 6) Due to Bandh, Strikes, Hartal etc unless curfew is declared by the local authority within a radius 25 Kms of the venue.

- 7) Due to Non – Appearance of the Insured bride, groom, relatives, friends, due legal, government cases, litigations, summons etc.
- 8) Due to the failure of the insured to carry on the event, commence & complete the event in the scheduled time due to the insured's inability to make the necessary arrangements, to take the required permissions, due to financial incapacity, lack of funds, defaults etc.
- 9) Due to non-arrival of invited priest, guests, artists, performers, speakers, anchors, etc due to government warrants, duties, court verdicts, summons, government requirements, personal reasons or any other event.
- 10) Due to Financial disputes, inability to arrange finance, delay in arranging finance etc.
- 11) Due to inability of the contracted event manager, hall owner, decorator and other related people/ agency/ companies to perform their duties due to inefficiency, incompetence, failure of equipments or due to any other reasons apart from the insured perils.
- 12) Due to inability, incapacity of the bride or the groom due mental, emotional, physiological shock, stress, wedding jitters, previous affairs, delay in travel due to cancellation, delay, breakdown of transportation etc.
- 13) Due to attempted suicides, self-inflicting injuries, wounds etc. resulting in death or hospitalization.
- 14) Due to drug or alcohol abuse.
- 15) Due to pregnancy or childbirth, miscarriage, abortion, or complications arising out of any of the foregoing.

#### **Definitions:**

- 1) **"Cancellation or Cancelled"** means the inability to proceed with the Insured Event(s) prior to commencement.
- 2) **"Postponement"** means the necessary postponement, delay or suspension of a Covered Event for a period of time, from the originally scheduled date.
- 3) **"Terrorism"** means an unlawful act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 4) **"Policy Period"** means the period detailed in the Schedule and for which you pay the applicable premium.

### SECTION II: DAMAGE TO PROPERTY

**Coverage:** (Can include residence, decoration, hired venue, sets, decoration as declared and as per Sum Insured break up provided) Cover will operate during the entire tenure of the policy at the declared venues only

**Perils Covered:** Accidental loss of or damage to owned or hired property due to fire and allied perils, as per the Standard Fire and Allied Perils Insurance, for which you are legally responsible during the period of insurance

#### **Exclusions:**

- 1) Theft or attempted theft unless involving forcible or violent entry or exit from a building
- 2) Loss or theft from unattended venues or vehicles
- 3) Loss of property during transit
- 4) Property being confiscated or detained by any government, public or police authority
- 5) Any willful or malicious act or any act of vandalism, deliberate acts resulting in material damage or bodily injury
- 6) Damage caused by strikers, locked out workers or persons taking part in labour disturbances

- 7) Loss of or damage to articles of consumable nature
- 8) Loss of or damage to valuables, livestock, cash, cheques, coins, work of arts, curios, stamps, ATM cards etc
- 9) Damage due to breakdown of equipments/ computers and other electrical appliances

**Condition of Average:** If the property insured at the commencement of any loss, destruction or damage to the property is collectively of greater value than the sum insured, the insured shall be considered to be his own insurer for the difference and shall bear a rate able proportion of the loss. The sum insured as shown on the schedule shall be the maximum that shall be payable in respect of any loss under this section.

### **SECTION III: PERSONAL ACCIDENT**

**Coverage:** Personal Accident is a cover, for the named Bride and Groom and their blood relatives (if insured). The named bride and groom are covered in an equal proportion to the total sum Insured limit, subject to the maximum limits as opted.

#### **Perils Covered:**

- 1) In the event of any Accidental Bodily Injury sustained during the Policy Period causing the Named Insured's death within maximum of 12 months, the Company will pay the Sum Insured where after this Cover shall expire in relation to that Named Insured.
- 2) In the event of Accidental Bodily Injury sustained during the Policy Period causing the Named Insured's Permanent Total Disability within maximum of 12 months, the Company will pay 100% of the Sum Insured where after this Cover shall expire in relation to that Named Insured. If the Insured was suffering from any permanent disability prior to the date upon which Accidental Bodily Injury was sustained, then the Company's liability to make payment hereunder shall be reduced by the extent of the same, as advised by the Company's medical advisors.

This policy shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person.

#### **Extensions:**

We will make payment for the following additional benefits if the Schedule mentions that You have availed the same and paid the additional premium applicable.

#### **A. Permanent Partial Disablement:**

##### **Table of Events**

<b>Event</b>	<b>Percentage of Sum insured</b>
Permanent Partial Disablement :	As Follows
◆ Permanent Total Loss of sight of both eyes	100%
◆ Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
◆ Loss of An arm at the shoulder joint	75%
◆ Loss of An arm above the elbow joint	70%
◆ Loss of A hand at the wrist	50%
◆ Loss of An arm beneath the elbow joint	60%
◆ Loss of A thumb	25%
◆ Loss of An index finger	10%
◆ Loss of Any other finger	5%
◆ Loss of A leg above mid-thigh	75%
◆ Loss of A leg up to mid thigh	60%
◆ Loss of A leg up to beneath the knee	50%
◆ Loss of A leg up to mid-calf	45%
◆ Loss of A foot at the ankle	40%
◆ Loss of A large toe	5%
◆ Loss of Any other toe	2%

◆ Loss of Permanent Loss of sight of one eye	50%
◆ Loss of Hearing of one ear	25%
◆ Loss of Hearing of both ears	75%
◆ Loss of Sense of smell	10%
◆ Loss of Sense of taste	5%
◆ Loss of Shortening of leg by at least 5%	7%

For any other **Permanent Partial Disablement** event not provided above. **We** shall pay an appropriate percentage of principal sums insured as decided by **Us**.

If a claim has already been settled for accidental death / Permanent Total disability the amount payable for the subsequent claims/s under **Permanent Partial Disablement** shall be reduced by the amount/s already paid.

- B. **Accidental Hospitalization Cover** - If Insured person(s) named in the schedule are hospitalized on the advice of a Doctor because of accidental Bodily Injury sustained during the Policy Period, then we will reimburse the Insured, Reasonable and Customary Medical Expenses incurred upto the maximum sum insured shown in the schedule for this section, in aggregate, in any one policy period. The medical expenses reimbursable would include the reasonable charges that the insured named in the schedule necessarily incur on the advice of a Doctor as an in-patient (minimum 24 hrs) in a Hospital for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

Hospitalization has to be during policy period and Hospitalization for treatment of same accident without break will be covered.

\* **Special exclusion** for this section - Pre and Post Hospitalisation expenses are not covered under Accidental Hospitalisation cover.

#### **Special Conditions:**

- 1) The Insured shall immediately notify the Company of any and all changes during the Policy Period to the Named Insured's professional activity or occupation.
- 2) It is a condition precedent to the Company's liability under this Policy that in the event of any Accidental Bodily Injury that may give rise to a claim:
  - a. The Insured and/or the Named Insured or his successor or legal heirs shall immediately and in any event within 14 days provide the Company with written notification of a claim, and
  - b. The Named Insured shall immediately and without any delay, consult a Physician and follow such advice and treatment that the Physician might recommend, and
  - c. The Named Insured shall take every other reasonable step and/or measure to minimize the consequences of the Bodily Injury, and
  - d. In the event of the Named Insured's death, written notice accompanied by a copy of the post mortem report (if any) is given to the Company within 14 days (regardless of whether any other notice might already have been given to the Company), and
  - e. The Insured and/or the Named Insured shall expeditiously provide the Company with or arrange for the Company to be provided with any and all information and documentation in respect of the claim and/or the Company's liability hereunder that may be requested, and the Named Insured shall submit himself for examination by the Company's medical advisors as often as may be considered necessary by the Company.
- 3) The Company shall only make payment under this Policy to the Insured or the Named Insured. Any payment made in good faith by the Company as aforesaid shall operate as a complete and final discharge of the Company's liability to make payment under this Policy for such claim.

#### **Exclusions:**

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- 1) Suicide, attempted suicide or self inflicted injury or illness.
- 2) Whilst under the influence of intoxicating liquor or drugs.
- 3) Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured and/or the Named Insured.
- 4) Any consequential losses of any kind are they by way of loss of profit, loss of opportunity, loss of gain or potential gain, business interruption, market loss or otherwise and any other legal liability of any kind of the Insured and/or the Named Insured.
- 5) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- 6) Any accident suffered by the Named Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. Any accident caused either directly or indirectly by nuclear energy, radiation.
- 7) Curative treatments or interventions that the Named Insured performs or has had performed on his body.
- 8) Venereal or sexually transmitted disease.
- 9) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- 10) Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- 11) The Named Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

If the Company asserts that by reason of these Exclusions any claim is not covered by this Policy, the burden of proving that such claim is covered shall be upon the Insured.

**Definitions:**

- 1) **"Accident, Accidental"** means a sudden, unintended and fortuitous external and visible event.
- 2) **"Accidental Bodily Injury"** means any injury to You caused by an accident which occurs during the Policy Period but does not include any condition which is also a sickness or illness or disease or any degenerative condition provided that the injury results in any of the events specified in the table of events within 12 calendar months from the date of such injury
- 3) **"Doctor/Physician"** means a qualified medical practitioner holding a valid and subsisting license granted by the appropriate licensing authority and acting within the scope of his license.
- 4) **"Permanent Total Disablement"** means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
- 5) **"Occupation"** means occupation of Insured Persons as shown in the Schedule or as declared to Us in the Proposal
- 6) **"Permanent Partial Disablement"** means Doctor certified total and continuous loss or impairment of a body part or sensory organ specified
- 7) **"Accidental Hospitalization Cover"** means reimbursement of Reasonable and Customary Medical Expenses incurred upto the maximum sum insured shown in the schedule for this section, in aggregate, in any one policy period. The medical expenses reimbursable would include the reasonable charges that the insured named in the schedule necessarily incur on the advice of a Doctor as an in-patient (minimum 24 hrs) in a Hospital for accommodation. It is not linked to the claim under Accidental Death, PTD and PPD.
- 8) **"Reasonable and Customary"** means a charge incurred for medical treatment that are medically necessary to treat Your condition and not exceeding the usual level of charges for similar medical services in the locality where expense is

incurred and excludes any charge that would not have been made if there was no insurance.

- 9) **"Hospital"** means any institution in India established for indoor care and treatment of sickness and Injuries and which
  - a. Is properly licensed, and in areas where licensing facilities are unavailable, the institution must be one recognized in the locality as a Hospital ,has at least 10 inpatient beds and must satisfy (b) to (d) below;
  - b. Is primarily engaged in providing diagnostic, medical and surgical facilities for care and treatment of injured or sick persons on an inpatient basis, and is not an institution which is primarily a rest or convalescent facility, a place for custodial care, a facility for the aged or alcoholics or drug addicts or for the treatment of mental disorders.
  - c. Employs Doctors and qualified nursing staff who are permanently available on the premises to provide necessary medical care and attention to the patients on 24 –hour basis;
  - d. Maintains daily medical records for each of its patient

**SECTION IV- MONEY (MONEY IN SAFE ONLY)**

**Coverage:** Will operate only at the residence of the Insured and will commence 7 days prior to the date of event and will cease to operate at midnight on the date of event or winding up of the wedding activities whichever is earlier. The Company will indemnify the Insured for Claims made in respect of and Up to the Limit of Indemnity specified for the loss of Money from a Safe and/or Strong Room caused by Burglary or Robbery from the residence address of the insured as declared for which bank records of withdrawal, expenses, balance records with proof are available and to be provided for verification at any time on request from the Insurer.

**Definitions:**

- 1) **"Money"** means cash, bank drafts, currency notes and cheques, belonging to the Insured.
- 2) **"Burglary"** means the unforeseen and unauthorised entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Money.
- 3) **"Robbery"** means the Theft of Money using unforeseen, aggressive and violent means against the Insured's Family members/servants/Employees
- 4) **"Safe"** means a strong cabinet within the Insured Premises designed for the safe and secure storage of valuable items, and access to which is restricted.
- 5) **"Strong Room"** means a room within the Insured Premises designed for the secure storage of money, and access to which is restricted.

**Warranties:**

- 1) **Security arrangement at the location of the risk.**
- 2) **Standard Safe.**

**Exclusions:**

No indemnity is available under this Policy for any Claim arising out of, based upon or howsoever connected to the following.

- 1) Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise and any other legal liability of any kind.
- 2) Loss of Money in transit.
- 3) Loss of Money where the Insured or his family members or servants or Employee is or is alleged to be involved as a principal or accessory or is alleged to be in anyway concerned or implicated.
- 4) Loss of Money in the Insured Premises where such Money is stored other than in a Safe or Strong Room.
- 5) Money carried under contract of affreightment.
- 6) Loss of money from an unattended vehicle.
- 7) Loss of money from a Safe or Strong Room following the use of a key belonging to the Insured and/or combination and/or code

to gain access, unless this has been obtained by threat or violence against Bride or groom or their Blood relatives.

- 8) Loss or damage due to ionizing radiation or contamination by the radioactivity substance from any nuclear fuel shall or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.
- 9) Loss or damage due to the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 10) Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
- 11) Any personal or bodily or mental injury or suffering of any description.
- 12) In any action suit or other proceeding where the Company alleges that by reason of any Exclusion any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured.

#### **SECTION V - BURGLARY**

**Coverage:** Will operate only at the residence of the Insured and during the Policy Period.

##### **Perils Covered:**

- 1) Loss of or damage to valuables like jewellery, ornaments, precious stones, metals, appliances given by blood relatives and/ or in-laws for which proof in the form of bills/ valuation certificates are available, whilst contained in the Insured Premises caused by actual or attempted Burglary and/ or Robbery during the Policy Period;
- 2) Property Damage (including the reasonable costs incurred by the Insured for changing damaged locks at the entry and/ or exit points to the Insured Premises and at internal entry and/ or exit points) caused by actual or attempted Burglary during the Policy Period;
- 3) In the event of an admitted Claim, the Company will also indemnify the Insured in respect of the reasonable costs incurred by the Insured:
  - a. immediately after the occurrence of an insured event solely with the intention of minimizing the quantum of a Claim to be made under this Policy;
  - b. in clearing up the damage caused to the Insured Premises, including the removal of any debris from the Insured Premises to the nearest waste disposal site;

(Valuation certificates/ Purchase Bills of the all the items above the value of Rs.5000/- to be given separately, bills etc needed)

##### **Definitions:**

- 1) "Burglary" means the unforeseen and unauthorized entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents there from.
- 2) "Robbery" means the theft of Contents at the Insured Premises using unforeseen, aggressive and violent means against the Insured's Employees
- 3) "Property Damage" means actual physical damage to the Insured Premises caused by actual or attempted Burglary.
- 4) "Employee" means any person with whom the Insured has entered into a contract of service.
- 5) "Unused" means unoccupied for a consecutive period of 7 days or more
- 6) "Valuables" mean
  - a. gold or silver or any precious metals or articles made from any precious metals;
  - b. Watches or jewellery or any precious stones or models or coins or curios, sculptures, manuscripts, stamps, collection of stamps, rare books, medals, moulds, designs or any other collectibles;
  - c. Deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank notes, treasury or promissory

notes, cheques, money, securities or any other negotiable instrument.

##### **Exclusions:**

No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following.

- 1) Valuables, unless specifically covered in the Schedule.
- 2) In which the Insured, any Employee or any other person lawfully on or about the Insured Premises is or is alleged to be in any way concerned or implicated.
- 3) Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- 4) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
- 5) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- 6) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 7) Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
- 8) Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the Insured unless such key has been obtained by Robbery.
- 9) Any motorized vehicle or trailer of any type or description.
- 10) Livestock.

#### **SECTION VI - PUBLIC LIABILITY**

The Company shall pay up to the limit of indemnity stated in the schedule in respect of any claim or series of claims arising out of one incident (but in the aggregate in any one period of insurance for claims arising from food and beverages supplied by you) plus defense costs and expenses incurred with our written consent, to indemnify you against your legal liability for

- 1) Accidental bodily injury to or death, disease or illness of any person other than any insured and their family members
- 2) Accidental loss of or damage to material property not belonging to you

##### **Special Conditions:**

It is a condition precedent to the Company's liability hereunder that the Insured shall immediately and in any event within 7 days give the Company written notice, to the address specified in the Schedule for this purpose, of:

- 1) Any claim made against the Insured during the Policy Period; and/or
- 2) Any circumstance occurring during the Policy Period, which might reasonably be expected to give rise to a claim. Any circumstance notified under this clause and any subsequent claim arising out of the circumstance so notified shall be deemed to have been made during the Policy Period, and
- 3) Shall not admit liability for or settle or compromise or make or promise any payment in respect of any claim which may be the subject of an indemnity hereunder or incur any costs or expenses in connection therewith without the prior written consent of the Company, which shall be entitled (but in no case obliged) to take over and conduct in the name of the Insured the investigation, Defence and/ or settlement of any claim, for which purpose the Insured shall give all the information, documentation, records and other
  - Assistance that the Company and/ or its representatives may reasonably require. Having taken over the Defence of any claim, the Company may in its sole and absolute discretion relinquish the same.
- 4) The Company will not settle any claim without the consent of the Insured. If, however, the Insured refuses to consent to any

settlement recommended by the Company and elects to contest or continue any legal proceedings then the liability of the Company shall not exceed the amount for which the claim could have been so settled plus the costs and expenses incurred with its consent up to the date of such refusal.

- 5) In respect of any claim, the Company may in its sole and absolute discretion make a payment to the Insured (inclusive of Defence Costs) of the amount available under the Limit of Indemnity or of any lesser amount for which the claim may in fact be settled (whichever is the lesser) in full and final settlement of all liability of the Company to the Insured under this Policy in respect of that claim.
- 6) If, in the case of continual and continuous inhalation, ingestion or application of any substance resulting from an insured event, the Insured and the Company should disagree as to when the Bodily Injury or the Property Damage happened:
  - a. The Bodily Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of the same;
  - b. Property Damage shall be deemed to have occurred when it first became physically evident to the claimant, even if the cause itself was unknown.

#### **Warranties:**

- 1) It is warranted that proper care is taken in installing the sets and other infrastructure at the venue of the event and is carried out by trained professionals, as per approved plans of the local authorities.
- 2) It is also warranted that proper care is taken by the insured so as to make the venue of event safe for normal public use.
- 3) It is warranted that the insured has all the required permissions from the local authorities/ government approvals etc. in place for the event.
- 4) Alternate, appropriate and necessary arrangement is made to the venue so as to continue the event during seasonal climatic changes.

**Exclusions:** Liability arising from the following is not covered:

- 1) The sale or supply of goods other than food and non- alcoholic drink
- 2) Loss of or damage to property belonging to or held in trust by or in custody or control of the insured
- 3) Any vehicle which is insured for your benefit under any form of motor insurance policy
- 4) Any aircraft or other aerial device, watercraft or hovercraft
- 5) Any willful or malicious act or any act of vandalism, deliberate acts resulting in material damage or bodily injury
- 6) Liability in respect of pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident that takes place in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place. Notwithstanding anything contained herein to the contrary our liability for all compensation payable in respect of all pollution or contamination, which is deemed to have occurred during the period of insurance shall not exceed in the aggregate the limit of indemnity shown in the schedule.

#### **EXCLUSIONS APPLICABLE TO ALL SECTIONS**

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith
- 2) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)

#### **GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS**

##### **1. Due Observance**

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured and/or the Insured's Family shall be a condition precedent to any liability of the Company under this Policy.

If the Company asserts that by reason of these Exclusions any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured.

##### **2. Reasonable Care**

The Insured shall:

- 2.1 take all reasonable steps to safeguard the Contents and the Insured Premises against any insured event;
- 2.2 take all reasonable steps to prevent a claim from arising under this Policy;
- 2.3 ensure that any security system or aid is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or if none then as may be required, and kept in good and effective working condition;
- 2.4 when the Insured Premises are left unattended ensure that all means of entry to or exit from the Insured Premises have been properly and safely secured and any security system or aid has been properly deployed.

##### **3. Duties and Obligations after Occurrence of an Insured Event**

It is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- 3.1 the Insured shall immediately and in any event within 3 days give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- 3.2 the Insured shall within 7 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and
- 3.3 the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- 3.4 the Insured shall not admit liability or settle or make or promise any payment in respect of any claim which may be the subject of indemnity hereunder, or incur any costs or expenses in connection therewith, without the written consent of the Company which shall be entitled to take over and conduct in the name of the Insured the defence and/or settlement of any such claim, for which purpose the Insured shall give all the information and assistance that the Company may reasonably require.

##### **4. Contribution (not applicable to the benefit sections)**

If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

##### **5. Subrogation (not applicable to the benefit sections)**

The Insured 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 civil or criminal 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 the Insured's indemnification by the Company.

##### **6. Fraud**

If the Insured or any claimant under this Policy shall make or advance any claim knowing the same to be false or fraudulent as

regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

#### **7. Cancellation**

7.1 This Insurance is non-cancellable and there can be no return of premium.

#### **8. Dispute Resolution**

8.1 Any and all disputes or differences, which may arise under or in relation to this Policy, including its interpretation or the quantum of any Claim shall be referred to arbitration and to a sole arbitrator to be appointed in accordance with Arbitration and Conciliation Act, 1996, within a period of 30 days of either the Company or the Insured party giving notice in this regard.

8.2 The applicable law in and of the arbitration shall be Indian law.

8.3 The expenses of the arbitrator shall be shared between the parties equally and such expenses along with all reasonable costs in the conduct of the arbitration shall be awarded by the arbitrator to the successful party, or where no party can be said to have been wholly successful, to such party, as substantially succeeded.

8.4 It is agreed condition precedent to any right of action or suit upon this Policy that an award by such arbitrator or arbitrators shall be first obtained.

8.5 In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Indian Courts.

#### **9. Notices**

9.1 Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule.

9.2 Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule.

#### **10. Governing Law**

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.

#### **11. Entire Contract**

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

#### **12. Territorial Limits**

This Policy covers insured events arising during the Policy Period within India. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

## Grievance Redressal Procedures

Dear Customer,

At **Future Generali** we are committed to provide **"Exceptional Customer-Experience"** that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

### What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

**If you have a complaint or grievance you may reach us through the following avenues:**

	<b>24X7 Help-lines</b>	MTNL/BSNL :1800-220-233		<b>Email</b>	<a href="mailto:care@futuregenerali.in">care@futuregenerali.in</a>
		Others :1860-500-3333		<b>Website</b>	<a href="http://www.futuregenerali.in">www.futuregenerali.in</a>
	<b>GRO at each Branch</b>	Walk-in to any of our branches and request to meet the <b>Grievance Redressal Officer (GRO)</b> .			

### What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

### What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	<b>Customer Service Cell</b>	<p><b>Customer Service Cell, Future Generali India Insurance Company Ltd.</b> Corporate &amp; Registered Office:- 12th &amp; 15th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.</p>
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### How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER: TOLL FREE NUMBER (155255).**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

### Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, <b>AHMEDABAD - 380 014</b> Tel: 079- 27546840 Fax: 079-27546142 E-mail: <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, <b>BHOPAL - 462 023</b> Tel: 0755-2569201 Fax: 0755-2769203 E-mail: <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR - 751 009</b> Tel: 0674-2596455 Fax: 0674-2596429 E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
<b>CHANDIGARH</b>	Insurance Ombudsman, Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH - 160 017</b> Tel: 0172-2706468 Fax: 0172-2708274 E-mail: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
<b>CHENNAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI - 600 018</b> Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: <a href="mailto:chennaiinsuranceombudsman@gmail.com">chennaiinsuranceombudsman@gmail.com</a>	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>NEW DELHI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, <b>NEW DELHI - 110 002</b> Tel: 011-23239633 Fax: 011-23230858 E-mail: <a href="mailto:jobdelraj@rediffmail.com">jobdelraj@rediffmail.com</a>	Delhi & Rajasthan
<b>GUWAHATI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, <b>GUWAHATI - 781 001</b> Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	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, <b>HYDERABAD - 500 004</b> Tel: 040-65504123 Fax: 040-23376599 E-mail: <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a>	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
<b>ERNAKULAM</b>	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM - 682 015</b> Tel: 0484-2358759 Fax: 0484-2359336 E-mail: <a href="mailto:lokochi@asianetindia.com">lokochi@asianetindia.com</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
<b>KOLKATA</b>	Insurance Ombudsman, Office of the Insurance Ombudsman 4 <sup>th</sup> Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, <b>KOLKATA - 700 072</b> Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : <a href="mailto:ioombsbpa@bsnl.in">ioombsbpa@bsnl.in</a>	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
<b>LUCKNOW</b>	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, <b>LUCKNOW - 226 001</b> Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), <b>MUMBAI - 400 054</b> Tel: 022-26106928 Fax: 022-26106052 E-mail: <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra, Goa

The list of Insurance Ombudsmen offices is posted on the website: [http://www.irdaindia.org/ombudsmen/ombudsmenlist\\_new.html](http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.html)

