

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description	Policy/ Clause Number
1	Product Name	<b>Contractors All Risks Insurance Policy</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDANI03RP0003V02100001	
3	Policy No.	As per policy schedule	
4	Structure	<p><b>Section I - Material Damage:</b> This policy is designed to protect the interests of contractors and principals engaged in civil engineering projects from small buildings to massive dams, buildings, bridges, tunnels, etc. The policy provides an "All Risk" cover – thus providing indemnity against any sudden and unforeseen loss or damage that occurs to property insured at the construction site during construction or maintenance period.</p> <p>The basis of sum insured would be Total Value of Construction (TVC) which shall be arrived on following basis:</p> <ul style="list-style-type: none"> <li>• Contract Price</li> <li>• Value of Materials or items supplied by the Principal</li> <li>• Any additional items not included in (a) and (b) above</li> <li>• Landed cost of imported items as at construction site (if not included in (a) and/or (b) above)</li> </ul> <p>TVC also includes costs like freight, custom duty and cost of construction with necessary labour cost.</p> <p><b>Section II – Third Party Liability:</b> The limits may be fixed taking into consideration the maximum legal liability which may arise on happening of any one or series of accidents/mishaps out of one/ multiple event/s during the policy period or extension thereof</p>	<p>Section I of policy wording</p> <p>Section II</p>
5	Interests Insured	<p><b>Section I - Material Damage:</b> The policy provides comprehensive cover primarily for civil engineering risks during its construction and maintenance period. It also offers optional cover for contractor's plant and machinery, if used within the same premises mentioned in policy schedule.</p>	<p>Section I of policy wording</p> <p>Section II</p>

		<p><b>Section II – Third Party Liability:</b> Any legal liability arising out of construction of any property/ related activity described in the policy schedule arising out of any loss or damage or any fatal/ non-fatal injury to any third party shall be covered. The third party shall not include:</p> <ul style="list-style-type: none"> <li>• Insured's own employees or workmen</li> <li>• Any firms connected with the insured construction/ work</li> <li>• Any members of the Insured's family</li> </ul>	
6	Sum Insured	<p><b>Section I - Material Damage:</b> Total Value of Construction – Rs.....</p> <p><b>Section II – Third Party Liability (if opted):</b></p> <ul style="list-style-type: none"> <li>• for any one accident Rs.....</li> <li>• for all Accidents during the period Rs.....</li> </ul>	-
7	Policy Coverage	<p><b>Section I - Material Damage:</b> Under this loss, damage, or destruction of property incurred due to any cause other than those excluded in policy are covered. The sum insured would be maximum liability for any one loss arising out of one event.</p> <p>The insured would be indemnified with cost of repairs necessary to restore the property to its pre-loss condition which can be repaired. In the case of a total loss of insured item/s, the actual value immediately before the occurrence of the loss less salvage would be paid.</p> <p><b>Section II – Third Party Liability (if opted):</b> The compensation would be payable on basis of award received from tribunal/court alongwith the following, if incurred :</p> <ul style="list-style-type: none"> <li>• all costs and expenses of litigation recovered by any claimant from the Insured</li> <li>• any other costs and expenses incurred with the written consent of the Insurance Company</li> </ul>	<p>Section I of policy wording</p> <p>Section II</p>
8	Add-on Cover	<p>The policy may be extended to cover the following add-ons:</p> <ul style="list-style-type: none"> <li>• Construction Plant &amp; Machinery to be used at the construction site - Rs. ....</li> <li>• Escalation - ____%</li> <li>• Additional Custom Duty - Rs. ....</li> <li>• Clearance &amp; Removal of Debris - Rs. ....</li> <li>• Air Freight - Rs. ....</li> <li>• Express Freight (excluding Air Freight) - Rs. ....</li> </ul>	-

	<ul style="list-style-type: none"> <li>• Breakage of glass - Rs. ....</li> <li>• Storage at Fabricator's Premises - Rs. ....</li> <li>• Earthquake (Fire &amp; Shock) - Rs. ....</li> <li>• Maintenance Visits Cover - Rs. ....</li> <li>• Extended Visits Cover - Rs. ....</li> <li>• Obsolete Equipment Clause - Rs. ....</li> <li>• Designation of Property Clause - Rs. ....</li> <li>• Temporary Removal Clause - Rs. ....</li> <li>• Automatic Re-instatement Clause - Rs. ....</li> <li>• Serial losses - Rs. ....</li> <li>• Inland Transit - Rs. ....</li> <li>• Cover for insured contract works taken over or put into service - Rs. ....</li> <li>• Loss or Damage due to Strike, Riots and Civil Commotion</li> <li>• Work Stoppage Clause - Rs. ....</li> <li>• Project Amendment Clause - Rs. ....</li> <li>• Immediate repairs - Rs. ....</li> <li>• Civil / Public Authority Clause - Rs. ....</li> <li>• Non-Vitiation Clause - Rs. ....</li> <li>• Wet Risk Endorsement - Rs. ....</li> <li>• Cover for testing of machinery and installations</li> <li>• Section Warranty for Road Projects, internal/access roads of hydel power projects - Rs. ....</li> <li>• Special conditions concerning removal of debris from landslides - Rs. ....</li> <li>• Primary and Non contributory Clause - Rs. ....</li> <li>• Pro-rata Extension of policy period - Rs. ....</li> <li>• Dewatering Clause - Rs. ....</li> <li>• Free Issue Material Clause - Rs. ....</li> <li>• Cyber Risk Exclusion Clause</li> <li>• Information Technology Clarification Endorsement</li> <li>• Conditions for Horizontal Directional Drilling of Pipeline Routes below Rivers, Railway Embankments, Streets, etc.</li> <li>• Extended Defective Condition Exclusion (DE2) - Rs. ....</li> <li>• Limited Defective Condition Exclusion (DE3) - Rs. ....</li> <li>• "Consequences" Defects (LEG 2/96 Wording) - Rs. ....</li> <li>• "Improvement" Defects (LEG 3/96 Wording) - Rs. ....</li> <li>• "Improvement" Defects Wording (Revised - LEG 3/06 Wording) - Rs. ....</li> <li>• Loss Minimization Expenses - Rs. ....</li> </ul>	
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		<ul style="list-style-type: none"> <li>Professional fees - Rs. ....</li> <li>Expediting Cost including Air Freight &amp; Express Freight - Rs. ....</li> <li>Waiver of Subrogation between the Insured parties - Rs. ....</li> <li>50/50 clause - Rs. ....</li> <li>Seventy Two Hours clause</li> <li>Free automatic reinstatement clause</li> <li>Debris Removal Clause - Rs. ....</li> <li>Offsite Storage/ Fabrication - Rs. ....</li> <li>Third Party Liability cover with Cross Liability - Rs. ....</li> <li>Amendment in Fire fighting endorsement wording</li> <li>Valuable Documents - Rs. ....</li> <li>Owners Surrounding Property - Rs. ....</li> </ul>	
9	Loss Participation/ Deductible applicable	<p>The Company shall not be liable for the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule.</p> <p><b>Under Policy:</b></p> <ul style="list-style-type: none"> <li>For normal claims –.....% of the claim amount subject to minimum of Rs. ....</li> <li>For Fire/ explosion/ Act of God/ Major Perils/ collapse claims –.....% of the claim amount subject to minimum of Rs. ....</li> </ul> <p><b>Under Add-ons:</b></p> <ul style="list-style-type: none"> <li>Storage Risks at the Fabricator’s Premises/Workshop - – .....% of the claim amount subject to minimum of Rs. ....</li> <li>Air Freight - .....% of the Air Freight incurred per claim, in addition to policy Excess.</li> <li>Additional Customs Duty - ....% of the Additional Custom Duty incurred, in addition to the excess amount applicable for the affected item under the policy</li> <li>Design Defect Cover (.....)- ..... times of AOG excess</li> <li>Claims under extension - Contractor’s Plant and Machinery Insurance - .....</li> <li>For glass items claims under extension - Breakage of Glass - .....% of sum insured</li> </ul>	-
10	Exclusions	<p><b>Under Policy:</b></p> <p><b>General Exclusions:</b></p> <p>The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or</p>	General Exclusions under Policy Wording

	<p>arising out of or aggravated by –</p> <ul style="list-style-type: none"> <li>• War and Warlike perils</li> <li>• Nuclear reaction, Nuclear radiation or Radioactive contamination;</li> <li>• Wilful act or wilful negligence of the Insured or of its responsible representative</li> <li>• Cessation of work whether total or partial</li> <li>• any act of terrorism</li> </ul> <p><b>Section I - Material Damage:</b> The Company, shall not, however, be liable for –</p> <ul style="list-style-type: none"> <li>• the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;</li> <li>• loss discovered only at the time of taking an inventory;</li> <li>• normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;</li> <li>• loss or damage due to faulty design;</li> <li>• the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage correctly executed items resulting from an accident due to such defective material and/or workmanship;</li> <li>• the cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage;</li> <li>• loss of or damage to files, drawing, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates;</li> <li>• loss or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft.</li> <li>• any damage or penalties on account of the Insured's non-fulfilment of the terms of delivery or completion under his Contract of construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies</li> <li>• loss or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating</li> </ul>	<p>Exclusions to Section I</p>
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		<p>vessels/craft/barges or aircraft.</p> <p><b>Section II – Third Party Liability, (if opted):</b> The Company will not indemnify the Insured in respect of -</p> <ul style="list-style-type: none"> <li>• The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage.</li> <li>• Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy</li> <li>• Liability consequent upon - <ul style="list-style-type: none"> <li>- bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;</li> <li>- Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section - I, or an employee or workman of one of the aforesaid;</li> <li>- any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;</li> <li>- any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.</li> </ul> </li> </ul> <p><b><u>Under Add-ons:</u></b></p> <ul style="list-style-type: none"> <li>✓ <b>Loss or Damage due to Strike, Riots and Civil Commotion:</b></li> <li>• This insurance shall not cover - <ol style="list-style-type: none"> <li>a) loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,</li> <li>b) loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,</li> <li>c) loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,</li> <li>d) consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided</li> </ol> </li> </ul>	
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		<p>herein, provided nevertheless that the Insurers are not relieved under b) or c) above of any liability to the insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.</p> <ul style="list-style-type: none"> <li>• This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely             <ol style="list-style-type: none"> <li>a) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,</li> <li>b) mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,</li> <li>c) any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.</li> </ol> <p>In any action, suit or other proceeding, where the Insurers allege that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the insured.</p> </li> <li>✓ <b>Wet Risk Endorsement:</b> The insurer shall not indemnify the insured in respect of costs incurred for:-             <ul style="list-style-type: none"> <li>• loss or damage to berths, wharves, jetties and the likes caused by their subsidence or sinking,</li> <li>• normal action of the river / sea,</li> <li>• loss of or damage to more than _____ meters of uncompleted or unprotected seawall, quay or other marine structure,</li> <li>• loss damage or liability due to soil erosion,</li> <li>• dredging or re-dredging,</li> <li>• lost or damaged fill material,</li> <li>• replacing or rectifying piles or retaining wall elements,                 <ul style="list-style-type: none"> <li>– which have become misplaced or misaligned or jammed during their construction,</li> <li>– which are lost or abandoned or damaged during driving or extraction, or</li> </ul> </li> </ul> </li> </ul>	
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		<ul style="list-style-type: none"> <li>- which have become obstructed by jammed or damaged piling equipment or casings,</li> <li>• rectifying disconnected or declutched sheet piles,</li> <li>• rectifying any leakage or infiltration of material of any kind,</li> <li>• as a result of piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity,</li> <li>• for reinstating profiles or dimensions,</li> <li>• any floating and other equipment such as caissons, barges and the like and liabilities therefrom,</li> <li>• any mobilisation / demobilisation and /or other costs which arise for standby / waiting on weather of offshore construction equipment,</li> <li>• loss or damage to pulling wires, anchors, chains and buoys,</li> <li>• loss or damage due to impact of shipping</li> <li>• marine liability</li> </ul> <p>✓ <b>Dewatering Clause:</b> This insurance shall not indemnify the insured in respect of:</p> <ul style="list-style-type: none"> <li>• additional dewatering expenses incurred due to the quantities of water originally expected are exceeded.</li> <li>• expenses incurred for additional installations and facilities for the discharge of runoff and/or underground water.</li> <li>• loss or damage due to a failure of the dewatering system if such failure could have been avoided by sufficient standby facilities.</li> <li>• expenses incurred for the repair of cracks, grouting and/or any other measures to remedy leakage or prevention of water into excavations and basement.</li> </ul> <p>✓ <b>Information Technology Clarification Endorsement:</b> Consequently, the following are excluded under the policy:</p> <ul style="list-style-type: none"> <li>• Loss of or damage to data or software, particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original</li> </ul>	
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		<p>structure, and any business interruption losses resulting from such a loss or damage. Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.</p> <ul style="list-style-type: none"> <li>• Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.</li> </ul> <p>✓ <b>Conditions for Horizontal Directional Drilling of Pipeline Routes below Rivers, Railway Embankments, Streets, etc.:</b> It is further agreed and understood that the Insurers shall not indemnify the insured for losses or damage caused by or resulting from:</p> <ul style="list-style-type: none"> <li>• missing the target point of the drilling, deviations from the scheduled direction;</li> <li>• loss of or change in the drilling mud (e.g. bentonite);</li> <li>• damage to the outer insulation of pipeline in the area of horizontal directional drilling.</li> </ul> <p>✓ <b>Extended Defective Condition Exclusion (DE2):</b> This policy excludes loss of or damage to and the cost necessary to replace, repair or rectify :</p> <ol style="list-style-type: none"> <li>a) Property insured which is in a defective condition due to a defect in design, plan, specification, materials, or workmanship of such Property insured or any part thereof</li> <li>b) Property insured which relies for its support or stability on (a) above</li> <li>c) Property insured lost or damaged to enable the replacement, repair or rectification of Property insured excluded by (a) and (b) above</li> <li>d) Exclusion (a) and (b) above shall not apply to other Property insured which is free of the defective condition but is damaged in consequence thereof.</li> </ol> <p>✓ <b>Limited Defective Condition Exclusion (DE3):</b> This policy excludes loss of or damage to and the cost necessary to replace, repair or rectify</p> <ol style="list-style-type: none"> <li>a) Property insured which is in a defective condition</li> </ol>	
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		<p>due to a defect in design, plan, specification, materials, or workmanship of such Property insured or any part thereof</p> <p>b) Property insured lost or damaged to enable the replacement, repair or rectification of Property insured excluded by (a) above</p> <p>c) Exclusion (a) above shall not apply to other Property insured which is free of the defective condition but is damaged in consequence thereof.</p> <p>✓ <b>“Consequences” Defects (LEG 2/96 Wording):</b> The Insurer(s) shall not be liable for all costs rendered necessary by defects of material workmanship design plan or specification and should damage occur to any portion of the insured Property containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost which would have been incurred if replacement or rectification of the insured Property had been put in hand immediately prior to the said damage.</p> <p>✓ <b>“Improvement” Defects (LEG 3/96 Wording):</b> The Insurer(s) shall not be liable for: All costs rendered necessary by defects of material workmanship design plan or specification and should damage occur to any portion of the insured Property containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost incurred to improve the original material workmanship design plan or specification.</p> <p>✓ <b>“Improvement” Defects Wording (Revised LEG 3/06 Wording):</b> The Insurer(s) shall not be liable for all costs rendered necessary by defects of material workmanship design plan or specification and should damage (which for the purposes of this exclusion shall include any patent detrimental change in the physical condition of the insured Property) occur to any portion of the insured Property containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost incurred to improve the original material workmanship design plan or specification.</p>	
11	Special Conditions and Warranties	As per policy schedule	



12	Admissibility of Claim	<p><b>Broad principle of admissibility/denial of claims:</b></p> <ul style="list-style-type: none"> <li>• Premium 64 VB should be complied</li> <li>• Property Subject matter of claim should be covered under the policy</li> <li>• Person Individual or entity named in the policy should have insurable interest in the property insured</li> <li>• Place Risk location should be covered under the policy</li> <li>• Peril Cause of loss should be covered under the policy</li> <li>• Period Loss should occur within the policy period as specified in the policy</li> <li>• Policy terms and conditions Coverage/Exclusions as per policy wordings</li> </ul> <p><b>Sample Claim Calculation Sheet:</b></p> <table border="1" data-bbox="574 638 1284 996"> <thead> <tr> <th>Description under Section I</th> <th>Amt. In Lakhs Rs.</th> </tr> </thead> <tbody> <tr> <td>Loss Amount (Assessed Loss)</td> <td>10.00</td> </tr> <tr> <td>Less : Salvage (Actual realised value of salvage)</td> <td>0.10</td> </tr> <tr> <td>Assessed Loss net of salvage</td> <td>9.90</td> </tr> <tr> <td>Less : Under Insurance @17.5%</td> <td>1.72</td> </tr> <tr> <td>Gross Adjusted Loss</td> <td>8.17</td> </tr> <tr> <td>Less : Excess</td> <td>1.00</td> </tr> <tr> <td><b>NET ASSESSED LOSS</b></td> <td><b>7.17</b></td> </tr> </tbody> </table>	Description under Section I	Amt. In Lakhs Rs.	Loss Amount (Assessed Loss)	10.00	Less : Salvage (Actual realised value of salvage)	0.10	Assessed Loss net of salvage	9.90	Less : Under Insurance @17.5%	1.72	Gross Adjusted Loss	8.17	Less : Excess	1.00	<b>NET ASSESSED LOSS</b>	<b>7.17</b>	
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13	Policy Servicing Claim Intimation and Processing	<p>If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can :</p> <ul style="list-style-type: none"> <li>• Connect us at Call Center Landline No. : 022-48903009 (Paid)</li> <li>• WhatsApp No : 7400422200</li> <li>• Email : rgicl.services@relianceada.com</li> <li>• Company Website : <a href="https://www.reliancegeneral.co.in/">https://www.reliancegeneral.co.in/</a></li> <li>• Details of designated company officials to be contacted in time of claim :</li> </ul> <table border="1" data-bbox="663 535 1273 967"> <tr> <td><b>North Zone :</b> Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@relianceada.com</td> </tr> <tr> <td><b>South Zone :</b> Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@relianceada.com</td> </tr> <tr> <td><b>West Zone :</b> Mr. Sushant Meher(ZCM) Email: sushant.meher@relianceada.com</td> </tr> <tr> <td><b>East Zone :</b> Mr. Dhruva Roy(ZCM) Email: dhruva.roy@relianceada.com</td> </tr> </table> <ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the survey report. This condition will not apply in case of claims on the property/building insured on reinstatement value basis.</li> <li>• Escalation Matrix when TAT is not satisfied -</li> </ul> <table border="1" data-bbox="663 1252 1273 1682"> <tr> <td><b>North Zone :</b> Mr. Prateek Sinha Email : prateek.sinha@relianceada.com</td> </tr> <tr> <td><b>South Zone :</b> Mr. Praveen Singh Email: Praveenkumar.singh@relianceada.com</td> </tr> <tr> <td><b>West Zone :</b> Mr. Ashish Awasthi Email: ashish.awasthi@relianceada.com</td> </tr> <tr> <td><b>East Zone :</b> Mr. Lokesh Pandraju Email: lokesh.pandraju@relianceada.com</td> </tr> </table>	<b>North Zone :</b> Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@relianceada.com	<b>South Zone :</b> Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@relianceada.com	<b>West Zone :</b> Mr. Sushant Meher(ZCM) Email: sushant.meher@relianceada.com	<b>East Zone :</b> Mr. Dhruva Roy(ZCM) Email: dhruva.roy@relianceada.com	<b>North Zone :</b> Mr. Prateek Sinha Email : prateek.sinha@relianceada.com	<b>South Zone :</b> Mr. Praveen Singh Email: Praveenkumar.singh@relianceada.com	<b>West Zone :</b> Mr. Ashish Awasthi Email: ashish.awasthi@relianceada.com	<b>East Zone :</b> Mr. Lokesh Pandraju Email: lokesh.pandraju@relianceada.com
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<b>West Zone :</b> Mr. Ashish Awasthi Email: ashish.awasthi@relianceada.com										
<b>East Zone :</b> Mr. Lokesh Pandraju Email: lokesh.pandraju@relianceada.com										

14	Grievance Redressal and Policyholders Protection	<p>While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by:</p> <ul style="list-style-type: none"> <li>• Calling on phone number: 22 4890 3009 or writing email at: <a href="mailto:rgicl.services@relianceada.com">rgicl.services@relianceada.com</a></li> <li>• Visiting any of our nearest branch</li> <li>• Writing to us at : Reliance General Insurance, Correspondence Unit, 2nd &amp; 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001</li> </ul> <p>In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at <a href="mailto:rgicl.grievances@relianceada.com">rgicl.grievances@relianceada.com</a>.</p> <p>The list of our Grievance Redressal Officers is available at our website - <a href="https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf">https://www.reliancegeneral.co.in/downloads/GRO_details_of_active_branches_Final.pdf</a></p> <p>Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at <a href="mailto:rgicl.headgrievances@relianceada.com">rgicl.headgrievances@relianceada.com</a>.</p> <p>Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ <a href="https://cioins.co.in/ombudsman">https://cioins.co.in/ombudsman</a>.</p> <p>Grievances can also be registered at IRDAI's Bima Bharosa portal at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a> or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal</p>	
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		Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032	
15	Obligations of the Policyholder	<p>You must:</p> <ul style="list-style-type: none"> <li>state all and true information about yourself, your property and your business when you submit a proposal</li> <li>inform to us change in circumstances such change in nature of business or process</li> <li>make a claim when you suffer loss, and follow the claim procedure</li> <li>make true and full disclosure in your claim and documents supporting the claim</li> <li>give us full cooperation for investigating the claim that you will make</li> </ul>	

**Declaration by the Policyholder;**

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

**Note:**

- i. The product related documents including the Customer Information sheet are available on our Company website at : [Download Insurance Proposal Form, Policy Wording, Brochures \(reliancegeneral.co.in\)](#)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

