CUSTOMER INFORMATION SHEET

S No.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE
1	**Product**	Workmen's Compensation Policy UIN: IRDAN106P0006V01200001	
2	**What am I covered for:**	If at any time during the Period of Insurance any Employee or Employees of the Insured shall sustain Injury by accident arising out of and in the course of his employment in the Business, for which the Insured is liable to pay compensation under any Law(s) specified in the Schedule, then the Company shall indemnify the Insured up to the Limit of Indemnity against all sums for which the Insured shall be so liable, Including costs and expenses for defending any such claim incurred with the Company's consent. Extensions: • Coverage for Occupational Diseases • Coverage for Terrorism • Coverage for Medical Expenses	COVERAGE
3	**What are the major exclusions in the policy:**	This Policy shall not cover liability of the Insured: a) For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b) Accidents occurring at any other place than the Place or Places of Employment specified in the Schedule, unless the Employee was at such other place whilst on duty for the purpose of Business and on the directions of the Insured or any of its official authorised to exercise control and supervision over the Employee. c) For Occupational Diseases contracted by an Employee d) For interest and/or penalty imposed on the Insured under any law or otherwise. e) Under any Law for medical expenses in connection with treatment of any Injury sustained by an Employee f) For persons employed in the Business under a Contractor or Sub-Contractor of the Insured unless specifically covered in the Schedule g) For Injury sustained by person whilst in the employ of the Insured otherwise than in the Business and/or who has is not declared for insurance under this Policy. h) Assumed by agreement which would not have attached in the absence of such agreement i) For any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party. j) For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs. k) For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental Injury. Besides above mentioned major exclusions, Specific exclusions are mentioned in the policy wording.	GENERAL EXCLUSIONS (WHAT IS NOT COVERED BY THE WHOLE POLICY)
4	**Waiting period**	**Not Applicable.**	Not Applicable.
5	**Payout Basis**	• As applicable for the policy.	All Sections
6	**Cost Sharing**	Applicable excess as per the policy will be applied.	All Sections. WHAT IS NOT

			COVERED?
7	**Renewal Conditions**	1. Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part. 2. Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.	**"GENERAL CONDITIONS", Clause A (II) – Renewal of Policy**
8	**Renewal Benefits:**	Not Applicable.	**Not Applicable.**
9	**Cancellation**	**1. Cancellation by You at any Time** a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice. b. If You cancel the policy, We will refund premium as per the grid provided in the policy. **2. Cancellation by Us:** a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation on Your part. b. In case of Total Loss of Your Home Building in a long term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any. c. In case of Total Loss of the Insured Property, We will cancel the relevant section for the remaining duration of the policy period. In such a case, We shall refund the proportionate premium for the un-expired policy period	**"GENERAL CONDITIONS", Clause A (III) – Cancellation and Termination of Policy**
10	**Claims**	**1. Immediate notice to Us** An event, which gives rise to a claim or might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances covering the same risk must be delivered to Us within reasonable time of the loss or damage or within 15 (fifteen) days after completion of the documents. As soon as any physical loss or damage occurs to Your Home Building or Home Contents or the Insured property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required. **2. Steps to prevent loss and damage** a. You must take all reasonable steps to prevent further loss or damage to Your Home Building, Home Contents, the Insured property or any Insured. b. Until We have inspected Your Home Building, Home Contents and the Insured property, and have given Our consent, i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. **3. Immediate notice to Authorities** a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police. b. They must also be informed of the loss of any property Insured under Section 3 (All Risk).	**"GENERAL CONDITIONS", Clause A (IV) – Claims Procedure**

		You/ Insured person shall also take practicable steps to apprehend the guilty person and recover the property lost.	
11	**Policy Servicing/ Grievances/ Complaints**	a. You may register a grievance or complaint by visiting our Website www.iffcotokio.co.in. b. You may also contact the offices from where You have bought the policy or the grievance officer who can be reached at Our corporate office.	Clause – Grievances
12	**Insured's Rights**	a. **Insurance Ombudsman:** We shall endeavor to promptly and effectively address Your grievances. In the event You are dissatisfied with the resolution of Your grievance or complaint, You may approach the Insurance Ombudsman located nearest to You. b. **Protection of Policy Holder's Interest:** In the event of a claim, if the same is found admissible under the policy, We shall make an offer of settlement or convey the rejection of the claim within 30 (thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of Your acceptance of Our offer. In case of delay in payment, We shall be liable to pay interest at a rate which is 2% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us	Clause Girevances – 4 "GENERAL CONDITIONS", Clause A - 13
13	**Insured's Obligations**	**1. Make true and full disclosure in the proposal and related documents** a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf. b. We have agreed to give You insurance cover entirely on the basis of the information You, Your family, Your Employee or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Insured person or Your Home Building and Home Contents or the Insured property. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents or the Insured property. **2. Obligation to take care:** **(A).** You must: a. keep Your Home Building, Home Contents and the Insured property in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs. b. take care to prevent theft, loss or damage to Your Home Building, Home Contents and the Insured property, and c. ensure that unauthorized persons do not occupy Your Home Building. **(B). Reasonable Precaution and Care of Property:** You shall take all reasonable precautions for safety and soundness of Insured property and to prevent injury, illness, disease, loss or damage in order to minimize claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees. **3. Inform change in circumstances:** **(A).** You must inform Us immediately if a. You change Your address, b. You make any addition, alteration, extension to the structure of Your Home Building, c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, d. You change the use of Your Home Building.	"GENERAL CONDITIONS", Clause A - 1

		(B). You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Yourself, Your Business, Your Family/ Insured person(s), Your employees and/or Insured property which may affect the insurance cover provided. You must also notify Us about any alteration made or change in information as described aforesaid whereby risk of damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease. 4. **Allow inspection and investigation of claim:** You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise to inspect Your Home Building, Home Contents including the interior wherever necessary and the Insured property/ assets, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require. 5. **Make true statements and full disclosure in the claim and related documents** You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.	

Please go through this Customer Information Sheet. In case of any query or doubt, you may contact our call center at 1800-103-5499.

In case we do not receive any communication from you within the 7 days from the date of the issuance of the policy copy, we presume that you have read the terms and conditions and are in understanding of the coverage.

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.