

**Liberty General Insurance Limited**

Corporate Identity Number: U66000MH2010PLC269656.

IRDAI Registration No.150

Unit 1501&amp;1502, 15th Floor, Tower 2, One International Center

Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,

Phone: +91 226700 1313 Fax: +91 226700 1606

Website: [www.libertyinsurance.in](http://www.libertyinsurance.in)

UIN: IRDAN150RP0003V01202021

**CUSTOMER INFORMATION SHEET**

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

| Sr. No. | Title                                                | Description (Please refer to applicable Policy Clause Number in next column)                                                                                      | Policy/ Clause Number |
|---------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 1       | Product Name                                         | Liberty Jewels Insurance Policy                                                                                                                                   |                       |
| 2       | Unique Identification Number (UIN) allotted by IRDAI | IRDAN150RP0003V01202021                                                                                                                                           |                       |
| 3       | Structure                                            | Indemnity Based Policy                                                                                                                                            |                       |
| 4       | Interests Insured                                    | The insured has ownership, custody, responsibility, or financial liability for the jewellery and would suffer a financial loss if it is lost, stolen, or damaged. |                       |
| 5       | Sum Insured                                          | As stated in the policy schedule                                                                                                                                  |                       |
| 6.      | Policy Coverage                                      | As stated in the policy schedule                                                                                                                                  |                       |
| 7.      | Add On                                               | As stated in the policy schedule                                                                                                                                  |                       |
| 8.      | Loss Participation                                   | As stated in the policy schedule                                                                                                                                  |                       |

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| 9. | Exclusion | <p>Exclusions under Section 1</p> <p>1.Loss or damage by theft or dishonesty or deception committed by any servant or traveller or messenger in Insured's exclusive employment or by any customer or broker or broker's customers in respect of property insured, entrusted or deposited for safe custody to them by Insured, Insured's servants or agents.</p> <p>2.Loss or damage to property insured which may be sustained whilst the same is being worked upon and directly resulting therefrom.</p> <p>3.Any loss or damage occasioned by or through or in consequence directly or indirectly by earthquake, volcanic eruption or other convulsions of nature (Unless specifically opted for on payment of additional premium &amp; endorsed on the Policy)</p> <p>4.Goods missing at stocktaking in respect of which no claim has been previously notified, unless the loss be proved by Insured to have been caused due to a peril covered by this Insurance.</p> <p>5.Loss or damage to property insured whilst the same is being worn or used by Insured, any Principal, Director or Partner of Insured's business, members of their families, relatives or friends or whilst in their custody for this purpose.</p> <p>6.Loss of or damage to property insured whilst at any Public Exhibition promoted or financially assisted by any Public Authority or by any Trade Association-unless specifically covered and an endorsement is attached to the effect.</p> <p>7.Theft or disappearance of or from road vehicles of every description owned by or under Insured's control and/or of Insured's servants or agents or</p> |  |
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|-----|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
|     |                                           | <p>representatives when such vehicles are left unattended.</p> <p>8.Loss or damage to goods transported by or intended for transport by Post, Rail, Air, Armored Car Service or Courier Service, from the time that such goods leave the Senders premises en route to the Post, Rail or Forwarding office.</p> <p>9.Loss or damage to goods entrusted to Insured by private clients and/or customers solely for safe custody.</p> <p>10.Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</p> <p>11.The value of or the cost of reconstructing computer system software or data.</p> <p>12.Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause.</p> <p>13.War and Civil War Exclusion Clause</p> <p>14.Terrorism Exclusion Clause</p> <p>For complete list under all Sections please refer the policy wordings</p> |  |
| 10. | Special Condition and Warranties (If any) | As stated in the policy schedule                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
| 11. | Admissibility of claim                    | <p>a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event.</p> <p>b. You must immediately give notice to us along with claim form and supporting documents to substantiate the loss or damage.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |

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|     |                                             | <p>c. You shall act as if Insured and should take steps for loss minimization</p> <p>Admissibility of claims would be basis the policy terms and conditions;.</p> <p>In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us.</p> <p>The admissibility of claim will also be subject to any general law, Act, or regulation in force.</p>                                                                                                                                                                                                                                                                                                                                                                |  |
| 12. | Policy Servicing- Claims Intimation Process | <p>An unforeseen crisis can occur anytime and such situations demand efficient and timely assistance. The claims procedure is an important aspect of the insurance process.</p> <p>We will inform and give instruct you on how to handle claims arising out of Commercial Insurance Policy.</p> <p><b>How do I go about claiming my loss?</b></p> <p>Here are some of the immediate steps you must take in the event of a claim:</p> <ul style="list-style-type: none"> <li>• Lodge a claim with LGI without delay:</li> <li>• Call us at our Toll Free Number 1800 266 5844 (between 8:00am to 8:00pm, 7 days of the week)</li> <li>• Visit our nearest branch office</li> <li>• Mail us on <a href="mailto:care@libertyinsurance.in">care@libertyinsurance.in</a></li> </ul> |  |

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|  | <ul style="list-style-type: none"><li>• Send a written intimation letter to our registered office or the applicable branch office by post or courier.</li><li>• Take all reasonable precautions to prevent/reduce further loss, damage or liability and follow the instructions of LGI</li><li>• Preserve unchanged any damaged or defective property or parts for inspection by the surveyor appointed by LGI unless:</li><li>• Immediate action is required for safety or the continuation of work,</li><li>• The insurer dispenses with inspection</li><li>• Take photos of the damage/loss, prior to repair.</li><li>• Kindly hold liable in writing any third parties believed to have caused the loss/damage</li><li>• Notify the local police authority in case of theft and fire</li></ul> <p><b>What information should I provide while registering a claim?</b></p> <p>The notification must include the following:</p> <ul style="list-style-type: none"><li>• Policy number</li><li>• Date and time of loss</li><li>• Location of loss</li></ul> |  |
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|  | <ul style="list-style-type: none"><li>• Contact person on site (name, e-mail, phone no.)</li><li>• Occurrence of damage</li><li>• Details of damaged items</li><li>• Probable cause</li><li>• Any damage to third party property</li><li>• Details/reports of the loss to any other authorities, if any (police/fire brigade, etc)</li><li>• Estimated loss amount</li></ul> <p>When registered, a claim number will be allotted by us and it must be mentioned in all future correspondence. Also we will appoint a surveyor who will contact the loss site office.</p> <p><b>What does a surveyor do?</b></p> <p>The surveyor will visit the loss site for survey and collects the documents/information pertaining to the loss. The site officer shall make a report for losses/damages and about the scheduled repairs and estimate of costs. Photos taken following damage must be handed over to the surveyor along with the documents as requested by the surveyor.</p> <p><b>What are the actions taken following a survey?</b></p> |  |
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|  | <ul style="list-style-type: none"><li>• The surveyor will prepare a preliminary loss report and submit it to us.</li><li>• The surveyor will issue a letter to insured requesting for the claim documents, such as</li><li>• Claim Form duly filled in and signed or insured's report on occurrence of loss</li><li>• Inventory of Loss</li><li>• Books of Accounts</li><li>• Supplier's invoices, bills, receipts, etc. to support values and indicate terms of sale</li><li>• Daily log of work carried out showing individual/labour hours worked, equipment used and purpose</li><li>• Individual worksheets for labour and equipment to substantiate the claim</li><li>• Copy of original agreement along with supplementary agreements</li><li>• Photographs if arranged</li><li>• Manufacturer's report detailing extent of loss, cause and suggested repair procedure</li><li>• First Information Report/Police Investigation Report/Fire Brigade Report, wherever required</li><li>• Discharge voucher</li></ul> |  |
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|  | <ul style="list-style-type: none"><li>• Letter of Subrogation and Special Power of Attorney</li><li>• Any other information and documentation not detailed above relevant to the occurred loss/damage</li></ul> <p><b>What are the follow up actions?</b></p> <ul style="list-style-type: none"><li>• The surveyor may visits the site a second time to inspect the repairs undertaken or seek clarification on the supporting documents. He may also discuss the settlement amount and take the insured's consent on the same.</li><li>• If the documents are not complete, the surveyor or LGI will send reminder letters to the insured.</li><li>• Despite several reminders, if the insured is unable to comply with the documents/information called for, LGI may issue a closure letter to the insured.</li><li>• In case of total loss or constructive total loss, the surveyor may facilitate disposal of salvage.</li></ul> <p><b>What are the loss settlement actions?</b></p> <ul style="list-style-type: none"><li>• Processing of claims will be in accordance with the policy terms, exclusions, provisions and conditions or endorsed thereon.</li></ul> |  |
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- LGI will settle claims, after being satisfied by the submitted survey report, bills and documents, which prove that the claim falls within the ambit of the policy.
- If any recovery rights are protected, 'Letter of Subrogation and Power of Attorney' will be obtained from the insured.

### Steps to be followed:

**Toll-free / IVRS: 1800 266 5844**

**Operating hours:** 8:00 a.m. to 8:00 p.m., 7 days a week

**Website:** [Commercial Claims](#)

**Designated company officials for claim assistance:** Toll-free number **1800 266 5844**

**Retail claim settlement TAT: 15 days**, provided the insured provides all relevant claim documents

**Escalation:** If the TAT is not met, please find the escalation Matrix

### Level 1:

**Name:** Chandra Shekhar Gaikwad

**Emailid:**  
[chandrashekhar.gaikwad@libertyinsurance.in](mailto:chandrashekhar.gaikwad@libertyinsurance.in)

**Contact No:** 7415159022

### Level 2:

**Name:** Mahendra Mandloi, VP & National Commercial Claims Manager

**Email id:** [mahendra.mandloi@libertyinsurance.in](mailto:mahendra.mandloi@libertyinsurance.in)

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|     |                                                   | <b>Contact No: 7506507725</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  |
| 13. | Grievance Redressal and Policy Holders Protection | <ul style="list-style-type: none"> <li>• For Grievance Redressal, please refer: <a href="https://www.libertyinsurance.in/customer-support/grievance-redressal.html">https://www.libertyinsurance.in/customer-support/grievance-redressal.html</a></li> <li>• Bima Bharosa (Grievance Redressal Portal), IRDAI :<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></li> <li>• Insurance Ombudsman - For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul> |  |
| 14. | Obligation of Policy Holder                       | <p>Ensure you provide accurate information when completing your proposal.</p> <p>Notify us right away of any changes, modifications, or additions the declared information, as failure to disclose material details may impact your claim settlement Non-disclosure of material information may affect the claim settlement</p>                                                                                                                                                                                                                                                                                                                   |  |

**Declaration by the Policy Holder:**

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

Place: \_\_\_\_\_

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Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

- You may visit our website at <https://www.libertyinsurance.in/customer-support/download-forms.html> to refer the product related documents.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

