

Liberty General Insurance Limited

Corporate Identity Number: U66000MH2010PLC269656.

IRDAI Registration No.150

Unit 1501&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

UIN: IRDAN150RP0007V01201213

**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	Standard Fire and Special Perils Policy (SFSP)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0007V01201213	
3	Structure	Indemnity Based Policy	
4	Interests Insured	This policy provides fire insurance coverage for your property as specified in the policy schedule	
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	
9.	Exclusion	1. This Policy does not cover (not applicable to policies covering dwellings)	Policy Wordings

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	<p>Excess applicable will be as mentioned in the policy schedule.</p> <p>The Excess shall apply per event per insured.</p> <p>2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</p> <p>3. Loss, destruction or damage directly or indirectly caused to the property insured by</p> <p>a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</p> <p>b) the radio active toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof</p> <p>4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding</p> <p>a) pollution or contamination which itself results from a peril hereby insured against.</p> <p>b) any peril hereby insured against which itself results from pollution or contamination</p> <p>5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of</p>	
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		<p>any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.</p> <p>6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.</p> <p>7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.</p> <p>8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.</p>	
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		<p>11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.</p> <p>12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.</p> <p>13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p> <p>For complete Details 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> <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>	

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		<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>How do I go about claiming my loss?</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"> • Lodge a claim with LGI without delay: • Call us at our Toll Free Number 1800 266 5844 (between 8:00am to 8:00pm, 7 days of the week) • Visit our nearest branch office • Mail us on care@libertyinsurance.in • Send a written intimation letter to our registered office or the applicable branch office by post or courier. 	

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	<ul style="list-style-type: none">• Take all reasonable precautions to prevent/reduce further loss, damage or liability and follow the instructions of LGI• Preserve unchanged any damaged or defective property or parts for inspection by the surveyor appointed by LGI unless:• Immediate action is required for safety or the continuation of work,• The insurer dispenses with inspection• Take photos of the damage/loss, prior to repair.• Kindly hold liable in writing any third parties believed to have caused the loss/damage• Notify the local police authority in case of theft and fire <p>What information should I provide while registering a claim?</p> <p>The notification must include the following:</p> <ul style="list-style-type: none">• Policy number• Date and time of loss• Location of loss• Contact person on site (name, e-mail, phone no.)	
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		<ul style="list-style-type: none">• Occurrence of damage• Details of damaged items• Probable cause• Any damage to third party property• Details/reports of the loss to any other authorities, if any (police/fire brigade, etc)• Estimated loss amount <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>What does a surveyor do?</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>What are the actions taken following a survey?</p> <ul style="list-style-type: none">• The surveyor will prepare a preliminary loss report and submit it to us.	
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	<ul style="list-style-type: none">• The surveyor will issue a letter to insured requesting for the claim documents, such as• Claim Form duly filled in and signed or insured's report on occurrence of loss• Inventory of Loss• Books of Accounts• Supplier's invoices, bills, receipts, etc. to support values and indicate terms of sale• Daily log of work carried out showing individual/labour hours worked, equipment used and purpose• Individual worksheets for labour and equipment to substantiate the claim• Copy of original agreement along with supplementary agreements• Photographs if arranged• Manufacturer's report detailing extent of loss, cause and suggested repair procedure• First Information Report/Police Investigation Report/Fire Brigade Report, wherever required• Discharge voucher• Letter of Subrogation and Special Power of Attorney	
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	<ul style="list-style-type: none">Any other information and documentation not detailed above relevant to the occurred loss/damage <p>What are the follow up actions?</p> <ul style="list-style-type: none">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.If the documents are not complete, the surveyor or LGI will send reminder letters to the insured.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.In case of total loss or constructive total loss, the surveyor may facilitate disposal of salvage. <p>What are the loss settlement actions?</p> <ul style="list-style-type: none">Processing of claims will be in accordance with the policy terms, exclusions, provisions and conditions or endorsed thereon.LGI will settle claims, after being satisfied by the submitted survey report, bills and	
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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

Contact No: 7415159022

Level 2:

Name: Mahendra Mandloi, VP & National Commercial Claims Manager

Email id: mahendra.mandloi@libertyinsurance.in

Contact No: 7506507725

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13.	Griveance Redressal and Policy Holders Protection	<ul style="list-style-type: none"> • For Grievance Redressal, please refer: https://www.libertyinsurance.in/customer-support/grievance-redressal.html • Bima Bharosa (Grievance Redressal Portal), IRDAI :https://bimabharosa.irdai.gov.in/ • Insurance Ombudsman - For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: https://www.cioins.co.in/Ombudsman 	
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.

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Place: _____

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

