

**Customer Information Sheet**
**Erection All Risks Insurance**

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Erection All Risks Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0010V01200203	NA
3	Structure	As per policy schedule	"Policy wordings"
4	Interests Insured	As per policy schedule.	"Project Details" in the policy schedule
5	Sum Insured	<<as stated in the policy schedule>>	"Details of Sum Insured" in the policy schedule
6	Policy Coverage	<b>Section- I – Material Damage</b>  The Company hereby agrees with the Insured (subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby - The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.	"Section-I" in the Policy wordings

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		<b>Section-II (Third Party Liability)</b> The company will indemnify the insured against: <ol style="list-style-type: none"> <li>Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with erection thereon;</li> <li>Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other erection work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the erection of any property described in the Schedule. Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule. In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against - a. All cost and expenses of litigation recovered by any claimant from the Insured, and b. All costs and expenses incurred with the written consent of the Company.</li> </ol>	"Section-II" in the Policy wordings
7	Add-on Cover	As per policy schedule	"Details of Add-on Cover" in the policy schedule
8	Loss Participation	<<As per policy schedule>>	"Excess/ deductibles" in the policy schedule
9	Exclusions	<b>General Exclusions:</b> The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:- <ol style="list-style-type: none"> <li>War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not) Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority.</li> </ol>	General Exclusions in the policy wordings.



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11.	Admissibility of Claim	<ul style="list-style-type: none"> <li>• Following are the key parameters leading to admissibility or denial of claims:</li> <li>- The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded.</li> <li>- The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording.</li> <li>- The coverage is subject to compliance of policy clause/conditions/warranties.</li> <li>• Duty of care &amp; loss minimization post-accident</li> <li>- If You suffer a loss because of an insured event/peril/causes, You must make a claim for Your financial loss at Your cost.</li> <li>- The procedure for making a claim is given below.</li> </ul> <ol style="list-style-type: none"> <li>1. Immediate notice to Us               <ol style="list-style-type: none"> <li>a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, 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.</li> <li>b. You can give notice to any of Our offices or call centres.</li> <li>c. You must state in this notice                   <ol style="list-style-type: none"> <li>i. the Policy Number,</li> <li>ii. Your name,</li> <li>iii. details of report to the police that You made,</li> <li>iv. details of report to any Authority that You made,</li> <li>v. details of the Insured Event, vi. a brief statement of the loss,</li> <li>vi. particulars of any other insurance of insured property,</li> <li>vii. details of loss or damage under any Optional Cover or Add-ons,</li> <li>viii. submit photographs of loss or physical damage, wherever possible.</li> </ol> </li> </ol> </li> </ol>	NA







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14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Disclosure of other material information during the policy period.</p>	NA

**Declaration by the Policy Holder:**

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

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

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

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:**

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.