



THE NEW INDIA ASSURANCE COMPANY LIMITED
87, M.G. Road, Fort, Mumbai – 400 001

CUSTOMER INFORMATION SHEET
CIVIL ENGINEERING COMPLETED RISK

Annexure B

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

Sr. No.	Title	Description	Policy/Clause No
1	Product Name	Civil Engineering Completed Risks	Policy Schedule
2	Unique Identification Number (UIN) Allotted By IRDAI	iRDAN190CP0051V01201819	
3	Structure	Indemnity based.	Policy Schedule
4	Interests Insured	CECR Is Annual Named Peril Policy For Civil Engineering Structure Like Bridge, Tunnel, Dam, Canal, Jetties, Runways, Water Reservoirs, Water Pipelines Etc. It Covers Civil Engineering Projects Against Fire And Natural Hazards After Construction Is Completed. It Is Not Applicable For New Constructions It Is Applicable Only To Constructions Which Are In Operational Stage.	Policy Schedule
5	Sum Insured	As stated in the policy schedule.	Policy Schedule
6	Coverages	1. Fire. 2. Lightning. 3. Explosion/Implosion. 4. Riot, Strike, Malicious Damage and Terrorism as per Riot, Strike and Malicious damage clause printed hereon. 5. Impact by any Rail/Road or water borne vehicle or animal. 6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Wave action of water. 7. Subsidence and Landslide (Including Rockslide) damage. 8. Earthquake Fire and Shock (Including flood due to earthquake), Tsunami 9. Frost, avalanche, ice.	
7	Add On Covers	As per the Policy Schedule.	Policy Schedule
8	Loss Participation	The policy is subject to a compulsory excess.	Policy Schedule
9	Exclusions	1. First amount of loss - Arising out of each and every occurrence shown as excess in Schedule. 2. Loss by theft during or after the occurrence of any insured peril except as provided for in Riot, Strike Malicious/Terrorist Damage Clause. 3. Loss or damage occasioned by or through or in consequence of - i) the burning of property by order of any Public Authority ii) Subterranean Fire. 4. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.	



THE NEW INDIA ASSURANCE COMPANY LIMITED

87, M.G. Road, Fort, Mumbai – 400 001

9	Exclusions	5. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission. 6. Loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrence, namely - a) War, invasion act of foreign enemy, hostilities or warlike operations (whether war be declared or not), Civil War. b) Mutiny, Civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power. c) Wilful act or wilful negligence of the insured or his responsible representative. In any action, suit or other proceeding where the Company alleges that by reason of the provisions of the above Exclusions (a) and (b) above; 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. 7. Loss or damage or expense caused by, or arising out of, or substantially aggravated by inherent defects, wear and tear, gradual deterioration, expansion or contraction of insured items due to changes of temperature, 8. Loss or damage caused by, or arising out of, or aggravated by failure of the insured to keep and maintain the insured items in a thorough state of repair. 9. Consequential loss or damage of any kind or description. <i>Please refer to policy document for complete list of exclusions</i>	
10	Special Conditions & Warranties	As per the respective policy clauses.	Policy Schedule-
11	Admissibility of claim	In case of any damage which falls under the scope of the policy, the following steps should be followed: 1. Please inform the insuring office immediately. 2. Take all necessary steps to minimise the loss. 3. Obtain estimate of repair from repairer of your choice. 4. Submit this repair estimate and claim form to the surveyor deputed by the insurance company. 5. After getting clearance from the surveyor, proceed for repairing machine or ordering for replacement as the case may be.	
12	Policy Servicing	• Helpline / Toll free -1800-209-1415 • website www.newindia.co.in	
13	Grievances/ Complaints	1. Visit the Servicing Branch mentioned in the policy document 2. Toll free: 1800-209-1415 or on company 3. website www.newindia.co.in 4. Bima Bharosa https://bimabharosa.irdai.gov.in/ 5. Ombudsman - Website Link : https://www.cioins.co.in/ 6. You can send Your grievance in writing by post or The New India Assurance Co. Ltd., Head Office, 87 M.G.Road, Fort, Mumbai - 400 001, e-mail : : customer.relation@newindia.co.	



THE NEW INDIA ASSURANCE COMPANY LIMITED
87, M.G. Road, Fort, Mumbai – 400 001

14	Obligations Of the Policyholder	• Make true and full disclosure in the proposal and related documents • Give immediate notice of loss to Us • Inform the respective authorities. • Make true and full disclosures in claim form. • Give all documents supporting the claim. • Give full cooperation for inspection and Investigation of claim.	
-----------	--	--	--

NOTE:

- The information must be read in conjunction with the Prospectus and Policy Document/Schedule.
- In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.

Declaration by the Policyholder

I have read the above and confirm having

noted the details.

Place: _____

Date: _____

(Signature of the Policyholder)
