



Prospectus

CIVIL ENGINEERING COMPLETED RISKS INSURANCE (CECR) UIN : IRDAN190CP0051V01201819

Civil Engineering Completed Risk (CECR) Insurance is indeed an annual named peril policy. It provides coverage for completed civil engineering structures—such as bridges, dams, tunnels, canals, and pipelines—against sudden and unforeseen physical loss or damage caused specifically by listed perils like fire, storms, floods, and earthquakes after construction is finished

Features of CECR Policies

- **Duration:** Issued on a 12-month renewable annual basis.
- **Named Perils:** Covers only explicitly designated risks (e.g., fire, earthquake, flood, storm, subsidence, and impact by vehicles or vessels) rather than broad all-risk terms.
- **Eligible Structures:** Applied to infrastructure works like runways, harbors, bridges, and water reservoirs once handed over or operational.
- **Exclusions:** Excludes normal wear and tear, gradual deterioration, inherent defects, and consequential losses

SUM INSURED -

Sum Insured will represent their new replacement values. Otherwise under insurance will be applicable.

RULES FOR CANCELLATION -

For cancellation of insurance during the currency of the policy either wholly or in part

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- a) At the option of the Insurer, a pro-rata refund of premium may be allowed for the unexpired term on demand.
- b) At the Insured's request, refund of premium may be allowed after charging premium for the time insurance was in force on short period scale subject to retention of minimum premium by the Insurer.



However, if, policy is replaced by new annual one, covering identical equipment/machines for sum insured not less than the respective sums insured under the cancelled policy, refund of premium may be allowed on pro-rata basis subject to retention of minimum premium.

Claims Process

- Give written notice immediately indication as to the nature and extent of loss or damage.
- Report to police, fire authorities, or other appropriate legal authorities.
- Provide evidence of the incident, including the cause.
- Inspection: Retain damaged stock for a surveyor/company representative to inspect.
- Take all reasonable steps to prevent further damage.
- Take all reasonable steps to salvage unaffected stock Do not sell, give away, or dispose of any damaged items.
- Do not carry out repairs without informing the insurance company.
- Preserve and collect evidence, and take and preserve photographs.
- Furnish all information and documentary evidence
- Submit the claim form at the earliest opportunity.

Other Details :

- **Helpline / Toll-Free:** 1800-209-1415 or through the company website.
- **Website:** www.newindia.co.in
- **Bima Bharosa:** <https://bimabharosa.irdai.gov.in/>
- **Insurance Ombudsman Website:** <https://www.cioins.co.in/>
- You can submit your grievance in writing through post or email.

The New India Assurance Co. Ltd.

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