



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

CUSTOMER INFORMATION SHEET
CONTRACTOR'S ALL RISKS
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	Contractor's All Risks	Policy schedule
2	Unique Identification Number (UIN) Allotted By IRDAI	RDAN190CP0058V01201819	
3	Structure	Indemnity based.	Policy schedule
4	Interests Insured	This policy is specially designed to give financial protection to the Civil Engineering Contractors in the event of an accident to the civil engineering works under construction. The policy can be taken by the principal, contractor or sub contractor, jointly or separately.	Policy schedule
5	Sum Insured	As stated in Policy Schedule.	Policy Schedule
6	Coverages	The policy comprises of 2 Sections : <ul style="list-style-type: none">• Section I-Material Damage-covering physical loss, damage or destruction of the property insured by any cause, other than those specifically excluded in the policy.• Section II-Third Party Liability-covering the legal liability falling on the insured contractor as a result of bodily injury or property damage belonging to a third party. <i>Please refer to policy document for complete list of coverages</i>	Policy schedule
7	Add On Covers	The policy can be extended to cover the following items :- <ol style="list-style-type: none">1. Clearing and removal of debris2. Damage to surrounding property not forming part of the contract work.3. Maintenance visit / extended maintenance cover to cover accidental loss or damage whilst carrying out any rectification during maintenance period and / or any amount incurred for rectification of such original defects or faults during construction.4. Earthquake5. Third party liability6. Terrorism7. Escalation. <i>Please refer to policy document for complete list of Add on Covers</i>	Policy schedule



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8	Loss Participation	The policy is subject to a compulsory excess.	Policy schedule
9	Exclusions	<p>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 –</p> <p>a) 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;</p> <p>b) Nuclear reaction, Nuclear radiation or Radioactive contamination;</p> <p>c) Willful act or willful negligence of the Insured or of his responsible representative;</p> <p>d) Cessation of work whether total or partial.</p> <p><i>Please refer to policy document for complete list of Exclusions</i></p>	Policy schedule
10	Special Conditions and Warranties	<ul style="list-style-type: none"> As per the respective policy clauses. 	Policy schedule
11	Admissibility of claim	<p>In case of any damage which falls under the scope of the policy, the following steps should be followed:</p> <ol style="list-style-type: none"> Please inform the insuring office immediately. Take all necessary steps to minimise the loss. Obtain estimate of repair from repairer of your choice. Submit this repair estimate and claim form to the surveyor deputed by the insurance company. After getting clearance from the surveyor, proceed for repairing machine or ordering for replacement as the case may be. 	
12	Policy Servicing	<ul style="list-style-type: none"> Helpline / Toll free -1800-209-1415 website www.newindia.co.in 	
13	Grievances/Complaints	<ol style="list-style-type: none"> Visit the Servicing Branch mentioned in the policy document Toll free: 1800-209-1415 or on company website www.newindia.co.in Bima Bharosa https://bimabharosa.irdai.gov.in/ Ombudsman - Website Link : https://www.cioins.co.in/ You can send Your grievance in writing by post or email to The New India Assurance Co. Ltd., Head Office, 87 M.G.Road, Fort, Mumbai - 400 001, e-mail : : customer.relation@newindia.co. 	



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14	Obligations Of the Policyholder	<ul style="list-style-type: none">• 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.	
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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)
