



Customer Information Sheet

New India Business All Risk Flexi Policy

This document provides only key information about your policy.

Please refer to the policy document For detailed terms and conditions.

SI No.	Title	Description
1	Product Name	New India Business All Risk Flexi Policy
2	[UIN] allotted by IRDAI	Unique Identification Numbers [UIN] UIN No. IRDAN190CPPR0009V01202526
3	Structure	Indemnity Base
4	Interests Insured	As stated in policy schedule.
5	Sum Insured	As stated in policy schedule
6	Policy Coverage	<p>All Risk Coverage including Burglary with specified Exclusions.</p> <p>Section 1: Material Damage (Mandatory) Section 2: Machinery Breakdown (Optional) Section 3: Business Interruption : (Optional) [i] FLOP [ii] MLOP Sections 4-8: (Optional) Section 4 :Extended Risk Protection Section 5 :Extended Assets Protection Section 6 :Extended Claim Ops Assistance Section 7 :Extended Claim Cost Assistance Section 8 :Additional Clauses.</p> <ul style="list-style-type: none">• This product is a best fit for manufacturing risks, industrial, non-industrial risk (excluding dwellings) vs Traditional IAR which was Section IV & V risk occupancy.• All Risk Based wide coverage with flexibility to customize• Entire property to be covered.• No selection allowed.



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		<ul style="list-style-type: none"> • Policy Period shall be Annual. • Basis of Sum Insured shall be Reinstatement value or Market value • Major Add on covers are included without additional premium • Available for Sum Insured upto Rs 2500 crs • Option to opt out of EQ and STFI perils • Waiver of underinsurance upto 15%.
7	Add - on Covers	<p>Additional add on covers as per respective policy Please refer to the policy document For detailed Add On covers</p>
8	Loss Participation	<ul style="list-style-type: none"> • The Excess shall apply per event per insured • Differential Deductible as per opted Section • Terrorism Excess will be as per Terrorism Clause <p>Please refer to the policy document</p>
9	Exclusions	Please refer to the policy document
10	Special Conditions	<p>Cancellation</p> <p>If the insured cancel the policy, the company will retain the premium on short-period basis.</p> <p>If the insurance company cancels the policy, it will repay the premium on a proportion of the premium for the unexpired term from the date of cancellation. The company will give 15 days' notice to the insured before cancelling the policy.</p>
11.	Admissibility of Claim	<ul style="list-style-type: none"> • give notice immediately along with details of the event and loss, • report to police, fire authorities or other appropriate legal Authorities • take all reasonable steps to prevent further damage to Insured Property, • You must not sell, give away or dispose of any damaged items of any property, • You must not carry out repairs without informing us • preserve and collect evidence, take and preserve photographs, • submit claim form at the earliest opportunity but within 30 days
12	Policy Servicing / Claim Processing	<ul style="list-style-type: none"> • Helpline / Toll Free : 1800 209 1415 • Website : www.newindia.co.in • Visit the servicing Branch mentioned in the Policy documents • To contact In-Charge of nearest Claims Hub and provide documents as and when required
13	Grievance Redressal	<ul style="list-style-type: none"> • Helpline / Toll Free : 1800 209 1415 • Website : www.newindia.co.in • bimabharosa.irdai.gov.in



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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• • Inform the any changes in the business premises or if it remains unoccupied for more than 30 days.• • Give immediate notice of loss• • Inform the respective authorities.• • Make true and full disclosures in the claim form.• • Give all documents supporting the claim.• • Give full cooperation for inspection and investigation of claim.
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Legal Disclaimer : The information must be read in conjunction with the policy document. 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)

Note: In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.