



**BIMA SATHI**  
**(UIN: IRDAN190RPMS0048V01202425)**  
**Customer Information Sheet**

The Product- **"BIMA SATHI"** is a package policy comprising of IRDAI's approved products. The relevant rates, terms & conditions applicable to such approved policies will be applicable to this package policy as well.

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

Sl No.	Title	Description												
1	Product Name	<b>BIMA SATHI</b>												
2	Unique Identification Numbers allotted by IRDAI	UIN No. <b>IRDAN190RPMS0048V01202425</b>												
3	Structure	Indemnity based Benefit												
4	Interests Insured	As per coverage under respective sections												
5	Sum Insured	<p>The policy - <b>New India Bima Sathi</b>, consists of ten sections Section 1 : Compulsory and Section 2 to 10 : Optional</p> <p><b>Compulsory Coverage –Section 1 : Fire Insurance</b></p> <p>[a] New India Flexi Bharat Sookshma Udyam Suraksha policy and as modified from time to time – Sum Insured Upto 5 Cr [b] New India Flexi Bharat Laghu Udyam Suraksha policy and as modified from time to time – Sum Insured between Rs 5 crs and Rs 50 Cr</p> <p><b>Optional Covers (Section 2 to 10)</b> Insured can opt for either one, two or all the option covers on payment of applicable additional premium.</p> <table><tr><td>2. Loss of Profits following property damage as covered under Fire Section (BSUS/BLUS) on Fixed Sum Insured Basis</td><td>Upto 12 % of the asset size but not exceeding Rs 5 Cr. IP 30 days, Deductible 5 days</td></tr><tr><td>3. Burglary</td><td>On 10% first loss basis - Maximum Rs 5 Cr Or Actual, whichever is lower</td></tr><tr><td>4. Personal Accident</td><td>For owner/Employees <b>(i) (Death , PTD) – upto 5 lakh</b> <b>(ii) Loss of one limb or one eye – upto -1.5 lakh</b></td></tr><tr><td>5. Employee compensation</td><td>Upto 20 employees X Min monthly wage of Rs 15000 or actual wages (whichever is higher)</td></tr><tr><td>6. Money Insurance</td><td>Upto Rs 10,00,000/- Estimated Annual Turnover and Rs 50,000/- Maximum Single carrying limit</td></tr><tr><td>7. Fidelity Guarantee</td><td>Upto Rs 5,00,000/- (floater- Named basis)</td></tr></table>	2. Loss of Profits following property damage as covered under Fire Section (BSUS/BLUS) on Fixed Sum Insured Basis	Upto 12 % of the asset size but not exceeding Rs 5 Cr. IP 30 days, Deductible 5 days	3. Burglary	On 10% first loss basis - Maximum Rs 5 Cr Or Actual, whichever is lower	4. Personal Accident	For owner/Employees <b>(i) (Death , PTD) – upto 5 lakh</b> <b>(ii) Loss of one limb or one eye – upto -1.5 lakh</b>	5. Employee compensation	Upto 20 employees X Min monthly wage of Rs 15000 or actual wages (whichever is higher)	6. Money Insurance	Upto Rs 10,00,000/- Estimated Annual Turnover and Rs 50,000/- Maximum Single carrying limit	7. Fidelity Guarantee	Upto Rs 5,00,000/- (floater- Named basis)
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		8.Machinery Breakdown	Upto Rs 5,00,00,000/- (Name Plate details of machinery to be declared)
		9.Public Liability (industrial /non-industrial risk)	Limit of Liability Rs 50000 in AOA/AGG
		10.Terrorism (as per Pool)	Sum Insured under Fire & Loss of Profits Section
6	Policy Coverage and Add - on Covers	Fire	New India Flexi Bharat Sookshma Udyam Suraksha(IRDAN190RP0035V02202223) & New India Flexi Bharat Laghu Udyam Suraksha(IRDAN190RP0034V02202223)
		Burglary	Burglary Insurance for Stocks(IRDAN190RP0098V01100001) & for Cash(IRDAN190RP0097V01100001)
		Loss of profits	Shopkeepers Insurance for Loss of profit section(IRDAN190RP0129V01100001)
		Personal Accident (owner)	Personal Accident Policy (Individual)(NIAAPIP13021V011213)
		Personal Accident (employees)	Group Personal Accident Policy (for employees)(NIAPAGP13022V011213)
		Employee Compensation	Employee Compensation(IRDAN190CP0072V01201819)
		Money Insurance	Money Insurance (IRDAN190RP0126V01100001)
		Fidelity Guarantee	Fidelity Guarantee (IRDAN190RP0105V01100001)
		Machinery Breakdown	Machinery Insurance (IRDAN190CP0112V01201819)
		Public Liability	Public Liability (industrial - IRDAN190CP0147V01201819 , non industrial - IRDAN190RP0079V01100001)
		Terrorism	Terrorism(IRDAN190P0054100001)
7	Loss Participation	As per respective policy clauses	
8	Exclusions	As per the respective policy clauses	
9	Special Conditions and Warranties (if any)	As per the respective policy clauses	
10.	Admissibility of Claim	The Insured shall tender to the Company, all reasonable information, assistance and proofs in connection with any claim hereunder and shall, if required, make an Affidavit or Statutory Declaration in substantiation of such claim. 1. The insured shall give Immediate notice of claim to insurer 2. The Insured shall lodge a police complaint/FIR, if applicable 3. The Insured shall provide Death certificate / post mortem report, if applicable 4. The insured shall maintain and provide Invoices, Receipts /records of Payment made/log book/bank statement/ employee muster/salary and attendance records, whenever required.	
11.	Policy Servicing – Claim Processing	• 1800-209-1415 • Website-https://www.newindia.co.in • Policy issuing office	
12.	Grievance Redressal and Policyholders Protection	In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grieances Toll free: 1800-209-1415 Visit the Servicing Branch mentioned in the policy Document Insurance	



		<p>Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or General Insurance Council website <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or on company website <a href="http://www.newindia.co.in">www.newindia.co.in</a>. Grievance may also be lodged at IRDAI Integrated - (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>)</p>
13.	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> </ul>

**Cancellation Clause under the product shall be as follows**

- The retail policyholder can cancel the policy at any time during the term, by informing the insurer. In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation.
- The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder and there shall be no refund of premium in this case.
- Under no circumstances can the insurer cancel statutory insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.
- The insurer shall —
  - Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
  - Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
  - Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

**Declaration by the Policyholder**

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

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

Date: \_\_\_\_\_ (Signature of the Policyholder/ thumb impression)

**Note:**

Policy holder to duly acknowledge/sign the CIS and return the same.

LEGAL DISCLAIMER 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.