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Stree Shakti Samrakshan

Customer Information Sheet

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

Sl No.	Title	Description	Policy/ Clause No
1	Product Name	**Stree Shakti Samrakshan**	Policy schedule
2	Unique Identification Numbers allotted by IRDAI	UIN No. **IRDAN190RPMS0015V01202526**	Policy schedule
3	Structure	Indemnity based Benefit	Policy schedule
4	Interests Insured	All cross sections of working women in the age group of 18-60 years	Policy schedule
5	Sum Insured	see table below	Policy schedule

Sr. No.	Risk Covered	Compensation payable
1	Mass Layoff cover - Compulsory cover	Up to 40 % of 6 months Employee's last drawn gross monthly salary.
2	Personal accident - Compulsory cover	Up to 10 time's annual gainful income.
3	Medical Expenses - Add on cover (Optional)	25% of CSI or Rs.5 lacs whichever is less
4	Educational Grant - Add on cover (Optional)	Up to 10 % of SI per child subject to maximum Rs 7.5 lakhs per child for 2 dependent children below the age of 25 years. For single mother - Rs 10 lakhs per child for 2 dependent children below the age of 25 years.

		5	Survivor Resilience Support for Acid Attack Victims -In built cover	Up to Rs.5 lacs.		
		6	Baggage - In built cover	Up to Rs.50,000/-.		
		7	POSH Victim Cover - Compulsory cover	A. Resignation Compensation: Amount equal to 40% of three months' last drawn gross salary of the employee. B. Counselling Expenses: Reimbursement of expenses incurred for 10 counselling sessions up to a maximum of Rs.20,000/- C. Legal expenses- up to Rs.20000/-		
		8	Fire and Burglary cover – First Loss Basis (Household Contents – Excluding Valuables & Jewellery) - Optional cover	Up to Rs.5 lacs.		

6	Policy Coverage and Add - on Covers	As mentioned in the Item no 5.	Policy schedule
7	Loss Participation	Not applicable	Policy schedule
8	Exclusions	As per the respective policy clauses	Policy schedule

9	Special Conditions and Warranties (if any)	**Section 1- Compulsory Cover. Mass Layoff cover** Definition of Mass Layoff Event "Mass Layoff Event" shall mean a reduction in workforce initiated by the Insured Employer resulting in termination of employment of one percent (1%) or more of the total active fulltime employees subject to minimum of 15 employees Within a continuous period of sixty (60) days; For bona fide business reasons including but not limited to restructuring, redundancy, financial distress, automation, merger, acquisition, or operational reorganization; and Not arising from individual misconduct, fraud, disciplinary action, or performance-based termination. The 1% threshold shall be calculated based on the total number of full-time employees on payroll as of the day immediately preceding the first written termination notice. **Section 2- Personal accident- Compulsory cover** Benefit: (1) Death Only: 100%. (2) Loss of 2 Limbs/2 Eyes or 1 Limb & 1 Eye: 100%. (3) Loss of 1 Limb or 1 eye: 50%. (4) Permanent Total Disablement (PTD) from injuries other than those named above: 100%. **Inbuilt cover - Baggage insurance:** This provides cover against loss of the insured's personal accompanied baggage carried at the time of accident. This claim will trigger only if the PA claim is admissible under the policy. **Section 3- POSH Victim Cover- Compulsory cover** Compensation under this cover shall be payable only if: a) The POSH Committee has concluded that the complaint is substantiated; and b) The employee voluntarily resigns from employment citing trauma or inability to continue employment due to the proven incident; and c) The resignation occurs within 90 days from the date of the final POSH Committee report. **Section 4 - FIRE AND BURGLARY COVER – FIRST LOSS BASIS- Optional cover.** (Household Contents – Excluding Valuables & Jewellery) Property Insured Household Contents belonging to the Insured or family members permanently residing at the insured premises,	Policy schedule– Conditions

		including: Furniture, fixtures, furnishings Clothing and personal effects Appliances and electronic items Kitchenware and domestic utensils Excluded Property • Gold, silver, platinum articles • Jewellery, precious stones • Bullion, currency, deeds, securities • Fine art, collectibles, antiques The insured premises must be securely locked when unoccupied. The Bharat Griha Raksha policy terms, conditions, exclusions for Fire cover and Standard Burglary cover are applicable.	
10.	Admissibility of Claim	1)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. 2)The insured may intimate claims to the claims hub/policy issuing office within the stipulated time period. The insured shall submit following documents: Claim form, copy of FIR, death/disability certificate as applicable, along with any other relevant documents as required by Claims Processing Office. 3) In case of death by external, the post mortem report from a Govt hospital or authorized Public Health Clinic is a mandatory requirement. 4) In case of surviving Acid attack victim, compensation shall become payable only after filing of FIR and Medical Reports from a Govt hospital or authorized Public Health Clinic or similar institution.	

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/Grieance Visit the Servicing Branch mentioned in the policy Document Insurance 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 www.irdai.gov.in or General Insurance Council website. https://www.cioins.co.in/ombudsman or on company website www.newindia.co.in. Grievance may also be lodged at IRDAI Integrated - (https://bimabharosa.irdai.gov.in/)	
13.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the Insurer immediately	

Declaration by the Policyholder

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

Date:

Place: (Signature of the Policyholder/Thumb Impression)

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

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