



NEW INDIA BHARAT LAGHU UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0031V01202223

1. Insured's Details :			
Insured Name	: M/S NAWAB SHAH ALAM KHAN COLLEGE OF ENGINEERING AND TECHNOLOGY	E-mail Id/Fax	: nsakcet@gmail.com, /
Customer ID	: POA5419298	PAN No.	:
Address	: 16-4-1/A, NEW MALAKPET, NEAR MALAKPET RAILWAY STATION, HYDERABAD, TELANGANA, 500024	GSTIN/UIN.	: NA / NA
Phone No.	: XXXXXX4136		:

2. Issuing Office Details :			
Office Name	: ABIDS BRANCH (610203)	E-mail Id/Fax	: nia.610203@newindia.co.in /
Office Code	: 610203	S.Tax Regn. No.	: AAACN4165CST178
Address	: NO.4-1-825, 4TH FLOOR, LAXMI ESTATE, J.N. ROAD, HYDERABAD 500001, 500001, TELANGANA, 500001.	GSTIN	: 36AAACN4165C3ZQ
Phone No.	: 04024745645	SAC	: 997137 (Other property insurance services)

3. Policy Details :	
Policy Number	: 61020311234300000008
Period of Insurance	: From: 01/06/2023 12:00:01 AM To: 31/05/2024 11:59:59 PM
Date of Proposal	: 01-Jun-23
Prev. Policy no.	: 0
Client Type	: Corporate
Business Source Code	:
Dev.Off level./Broker	: T.B.K.KUMAR - (1D4023679)
Agent/Bancassurance/SPECIFIED PERSON	: Mr. U. SAI KUMAR (NIAAG00115827) U. SAI KUMAR (SI00183302)
Phone No.	: 8978682462 / NA
E-mail Id/Fax	: sai8978682462@gmail.com, / /

4. Collection Particulars :			
Premium	: 50,700	Total (₹)	: 59,826
GST	: 9,126	Receipt No. & Date	: 61020381230000001224 - 01/06/23

5. Policy Level Covers :	
Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 130,000,000

Risk Serial No	Occupancy Code	Occupancy Description
1	1012	Educational and Research Institutes imparting training in various crafts

Signature valid

Digitally signed by AGAIAWYEE
PAN: 1012
Date: 2023.06.01

Policy No. : 61020311234300000008 Document generated by 16799 at 01/06/2023 17:42:44 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1416.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.



6. Block Details :

Risk SI No.	Location Address with Pin Code	Building including plinth, Basement and additional structures	Furniture & Fixtures, Fittings and other equipment	Plant & Machinery	Other Contents Details	Other Contents SI	Raw Materials SI	Stocks in process SI	Finished Stocks SI
1	16-4-1/A, NEW MALAKPET, NEAR MALAKPET RAILWAY STATION, HYDERABAD 500024	100000000	30000000	0	0	0	0	0	0

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	16-4-1/A, NEW MALAKPET, NEAR MALAKPET RAILWAY STATION, HYDERABAD 500024	P	P	P

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions, alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

b) Add-on Covers:

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

Cover Name	Opted or Not	Sum Insured
Floater Add-on	NO	0

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Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

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(ii)

Sl. No.	Add-on Covers	Sl/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 1 crore	Not Availed
2	HHire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 1 crore	Not Availed
3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks	Maximum up to 5% of Sum Insured of stocks	Not Availed
5	Expediting expenses	Maximum up to 5% of claim amount & Maximum up to 1 Crore	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description	Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	100,00,000
2.	Furniture & Fixtures, Fittings and other equipment	3,00,00,000
3.	Plant & Machinery Sum Insured	0
4.	Other Contents Sum Insured	0
5.	Raw Material Sum Insured	0
6.	Stocks in process Sum Insured	0
7.	Finished Stock Sum Insured	0
8.	Stocks Held in Trust Sum Insured	0
	Total Sum Insured	130,00,000

9. Terrorism/EQ/STFI :

Terrorism Covered	: Yes	Earthquake Covered	: Yes	STFI Covered	: Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financers
1	NOT OPTED

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions				:	BUILDINGS OCCUPIED EDUCATIONAL INSTITUTE ALL BUILDING PREMISES WITH COMPOUND WALL, WUPER STRUCTURE OF BUILDING RS. 10 CRORES AND EQUIPMENT LAB EQUIPMENT RELATION WITH ENGINEERING COLLEGE MACHINES AC COMPUTERS LIBRARY BOOKS F.F.F.AND SUCH OTHER ITEMS 3CRORES.
Warranty Number	Section Code	IIB Occu pancy Code	Warranty Title		Wordings

Special Exclusion	:	NA
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Clauses / In-built Covers	: (1) Terrorism Clause (2) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (3) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (4) Cover for Specific Contents: Cover for Money upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (5) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (6) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (7) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (8) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	: As per Risk covered attached
Risk Covered	: As per Risk covered attached
Fire Products-Exclusions	: As per Exclusions attached

13. A) Compulsory Deductible:
5% of claim amount subject to minimum of ₹ 10,000/- for each and every loss.

B) Terrorism Deductibles:

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
Hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹ 1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 50,700
GST	: 9,126
Total premium Including GST	: 59,826
Total premium Including GST(In words)	: RUPEES FIFTY-NINE THOUSAND EIGHT HUNDRED TWENTY-SIX ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 50,700
SGST	9	4563
CGST	9	4563
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 01st day of June, 2023.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 01/06/2023

Duly Constituted Attorney(s)

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Tax Invoice No : 61020323P0001197

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C

Bharat Laghu Udyam Suraksha

Key Features Document (KFD)

Introduction

This document gives the important features of **Bharat Laghu Udyam Suraksha** policy. Here, We describe the policy and answer Your questions. Read it carefully before You buy this Insurance Cover.

What is the Insurance Cover under this policy?

The **Bharat Laghu Udyam Suraksha** policy gives insurance cover to Your property relating to Your business. Under this policy, insurer agree to pay You for the loss You suffer when unexpected events cause physical loss, damage or destruction of building and structures, plant and machinery, stock and other assets relating to Your business.

This **Policy gives three types of covers:**

1. Standard Cover for the building and structures, plant and machinery, stock and other assets relating to Your business.

2. In-built Covers: under the Standard Cover if Insurer agree to pay Your claim for loss or damage to Insured Property, Insurer will also pay for the following loss or damage and expenses.

- i. **Additions, alterations or extensions:** Property that You erect, acquire or add during the Policy Period is covered upto 15% of the sum insured for that item. (Excluding Stocks)
- ii. **Temporary removal of stocks:** Loss to stocks temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.
- iii. **Cover for Specific Contents:** Cover for money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.
- iv. **Start-Up Expenses:** Start-up cost incurred by You, consequent upon a loss or damage due to insured events upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period.
- v. **Professional fees:** Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount.

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- vi. **Costs for removal of debris:** Reasonable expenses for removal of debris upto 2% of the claim amount.
- vii. **Costs compelled by Municipal Regulations:** Additional cost of reconstruction of property incurred solely for complying with municipal regulations.

Standard Add-ons:

You can purchase the following standard Add-on on payment of additional Premium.

- i) **Floater Cover:** Cover for stocks at multiple locations under one Sum Insured.
- ii) **Declaration Policy for Stocks:** Cover for frequent fluctuations in stock/stock values on declaration basis.

How does the Bharat Laghu Udyam Suraksha Policy help me?

If building and structures, plant and machinery, stock and other assets relating to Your business are lost, damaged or destroyed because of unexpected events that occur during the period of this policy, the policy provide insurance cover as follows:

Your loss	Condition	Policy will pay, but not more than the Sum Insured
Any Insured Property is damaged. (Partial Loss)	You have repaired such property.	Cost of repairs
If any Insured Stock is damaged (Partial Loss)		Extent of the loss of such Partial Loss
Any Building or Plant and Machinery or Furniture, Fixture, Fittings is completely destroyed. (Total Loss)	You have rebuilt the building or reinstated such property.	Reinstatement Value

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Your loss	Condition	Policy will pay, but not more than the Sum Insured
Stock is completely destroyed (Total Loss)		a) For raw material: Landed Cost at Your Premises. b) For stock in process: Input Cost of the stock at the time of damage, c) For finished stock: the Manufacturing Cost of the Finished Stock or the Contract Price of goods sold but not delivered.
Any Building, Plant and Machinery, Furniture, Fixture and Fittings is completely destroyed. (Total Loss)	You have not rebuilt the building or reinstated other property.	Market Value (Reinstatement Value less Depreciation)

Does the Bharat Laghu Udyam Suraksha cover the entire claim?

The policy will pay Your claim if it is admissible under the terms and conditions of the **Bharat Laghu Udyam Suraksha** Policy. A provision of 'Excess' applies to each claim, that means, You must bear for each claim the higher of ₹ 10,000 (Rupees Ten Thousand) or 5% of the claim amount, and Insurer will pay the remaining amount of

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admissible claim. For terrorism risk Excess will be as per the clause attached with the policy.

Which unexpected events does it cover?

The policy will pay for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events. The events covered are given in the Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	Policy will cover physical loss or damage, or destruction caused to the Insured Property by	Policy do not cover for loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures,

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	Column A	Column B
	Policy will cover physical loss or damage, or destruction caused to the Insured Property by	Policy do not cover for loss or damage, or destruction caused to the Insured Property by
		b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations.
7.	Bush fire, Forest fire, Jungle fire	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in course of employment
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11.	Acts of terrorism	Exclusions as per Terrorism Clause attached.

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	Column A	Column B
	Policy will cover physical loss or damage, or destruction caused to the Insured Property by	Policy do not cover for loss or damage, or destruction caused to the Insured Property by
	(Coverage as per Terrorism Clause attached.)	
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 days from the occurrence of, and proximately caused by, any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

What is the basis of Sum Insured in this policy?

- i) For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: Reinstatement Value
- ii) For Stocks:
 - a) For raw material: landed cost at Your Premises.
 - b) For stock in process: input cost of the stock at the time of damage,
 - c) For finished stock: the manufacturing cost of the Finished Stock or the **Contract Price** of goods sold but not delivered.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

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- iii) Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to the valuation certificate being submitted and found acceptable by Insurer.

What is Reinstatement Value?

This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.

Does this policy cover all losses caused by the Insured events?

Some events and losses are not covered. Some of these are:

- Your deliberate, wilful or intentional act,
- Loss, destruction or damage to stocks in cold storage due to change in temperature,
- War, invasion, war-like operations,
- Ionising radiation,
- Pollution or contamination,
- Property is missing or has been mislaid,
- Consequential or indirect loss or damage,
- Costs, fees or expenses for preparing any claim,
- Insured premises or building remains unoccupied for more than 30 days,
- Bullion or unset precious stones, any curios or works of art unless specifically declared,
- Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.

(*Please refer to policy document for complete list of exclusions)

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during the Policy Period, **Bharat Laghu Udyam Suraksha** policy will be replaced by the applicable policy on expiry of this policy.

What kind of commercial enterprise is this policy meant for?

This policy is applicable for Offices, Hotels, Shops, Industrial/Manufacturing risks, Utilities located outside the compound of Industrial/ Manufacturing risks, Storage risks outside the compound of Industrial/ Manufacturing risks and Tank farms/Gas holders outside the compounds of Industrial/ Manufacturing risks.

What amount am I entitled to receive if there is a covered loss?

The building, plant and machinery, stock and other assets are covered for the amount that will be required to replace them and basis for the same is mentioned above. This is the sum insured for each item or group of items. If any Insured Property is damaged (Partial Loss), Insurer will pay the amount You have spent on repairs. If any insured property is lost or destroyed completely (Total Loss), Insurer will pay the Sum Insured for that item.

The amount of Sum Insured for each cover and item of property is shown in a document called the Policy Schedule. This is maximum amount Insurer will pay, in case the actual cost of repair, rebuilding or replacement is higher. This policy ends when Insurer pays the whole Sum Insured of any cover or item insured.

You must commence the repairs, reinstatement or reconstruction within a reasonable time after the date of damage or destruction. You must complete the repairs or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction or within such time as Insurer may allow.

In all cases, Insurer will not pay more than the relevant Sum Insured.

Insurer will pay only to the extent required to bring the Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.

You can reconstruct the new building on the same site, or another site. If You reconstruct the new building on another site, Insurer will not pay You more than what they would pay to reconstruct on the same site.

Special feature: Underinsurance upto 15 % of Sum Insured is waived. Underinsurance occurs if the replacement or reinstatement value on date of loss of any insured property is more than the Sum Insured. It is usual in insurance covers that in such a case, the full claim is not paid. It is reduced in proportion to the difference. Under the **Bharat Laghu Udyam Suraksha** Policy, difference upto 15% is ignored, but beyond that underinsurance is applicable to the full extent.

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The amount of Sum Insured is declared beforehand for each cover and items of property. It is shown in a document called the Policy Schedule. This is the maximum amount the policy will pay, in case the actual cost of repair, rebuilding or replacement is higher. This policy ends when Insurer pays the whole Sum Insured of any cover or item insured.

Can I buy any other additional covers (add-ons) other than the standard add-ons?

You can buy the following additional covers (add-ons) that will be added to Your Bharat Laghu Udyam Suraksha Policy

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Note: Insurers to mention as applicable.

How much do I pay for this cover?

The Premium for the Insurance depends on

- (i) the nature of insured property, viz. building, plant, stock etc.
- (ii) the amount of Sum Insured,
- (iii) the nature of Your business.
- (iv) various factors that define the risk profile of Your enterprise.....

How long does this cover protect me?

The cover protects You during the period of the policy which is not more than one year.

How and when do I pay the premium?

You must pay premium in advance. The insurance cover begins only after Insurer receives Your premium.

What are my obligations?

You have some obligations to fulfil. You must:

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- state all and true information about Yourself, Your property and Your business when You submit a proposal,
- make true and full disclosure in Your claim and documents supporting the claim,
- give Insurer full cooperation for investigating the claim that You will make,
- make a claim when You suffer loss, and follow the claim procedure,
- ensure that unauthorised persons do not occupy Your premises and whenever Your premises is unoccupied ensure that all security procedures are in force,
- inform to Insurer change in circumstances such change in nature of business or process, premises or any part of it no longer be solely occupied by You, premises remain unoccupied for 30 days or more, You change the use of premises or building.

How do I make a claim?

If You suffer a loss that is covered by this policy, You must make a claim. Insurer will verify the claim and accept it if it is according to the terms and conditions of this policy.

When You suffer loss to any Insured Property because of Insured Event, You must

- give notice to Insurer immediately,
- report to police, fire authorities and other appropriate legal Authorities,
- take all reasonable steps to prevent further damage to Insured Property,
- preserve and collect evidence, take and preserve photographs,
- assist Insurer and its representatives in collecting evidence and details, give them all information, books of accounts, and other documents etc,
- submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage.

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What is the effect of death of the insured on this policy?

If You are an individual, the policy will continue for the benefit of Your legal representatives until the end of the policy period.

What will happen if the value at risk for all insurable assets either exceeds ₹ 50 Crore or reduces below ₹ 5 Crore during the policy period?

If value of Insurable Assets either exceeds ₹ 50 Crore or reduces below ₹ 5 Crore during the Policy Period then **Bharat Laghu Udyam Suraksha** policy will continue till the expiry of the policy. However, on renewal, **Bharat Laghu Udyam Suraksha** policy has to be replaced with the applicable policy.

Can I make changes to this policy?

You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after Insurer have accepted Your proposal, and You have paid the additional premium where applicable

Can this policy be cancelled?

You can cancel this policy at any time during the policy period. Insurer will return part of premium.

Insurer will not cancel this policy during the policy period except on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation of the insured.

How can this policy be renewed?

This policy will expire at the end of the Policy Period. If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

Renewal of this policy is not automatic, Insurer may seek relevant information from You for the purpose of renewal. Insurer can reject Your renewal only on grounds on

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mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.

How do I obtain this Policy?

You can contact any agent of the company or any intermediary or other approved distribution channel, visit Insurers' website for information on this product including whether it is available online, call Insurer's call centre or contact its office near to You.

Where can I find the details of the Cover?

The broad features of the **Bharat Laghu Udyam Suraksha** Policy are given above. If You choose this policy, Your transaction with Insurer will have legal implications. Please also read the 'Prospectus'. Further, detailed terms and conditions of this cover will be stated in a legal document called the 'Policy'. It is therefore important to read the prospectus and the policy.

- You can read these two documents on Insurers' website.
- You can download them from IRDAI web-site (www.irdai.gov.in).
- You can get copies from any branch of Insurance Company.

Whom do I contact about this Cover or Policy?

You can contact agent of Insurance company or other approved distribution channel, visit Insurer's website for information on this product including whether it is available online, call Insurers' call centre or contact Insurer's office near to You.

What do I do if I have a grievance?

You can approach Insurer's Grievance Redressal Officer. If this does not resolve Your grievance You may approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any. You can find more details about Insurance Ombudsmen at www.gbic.co.in or www.irda.gov.in.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.
