



THE ORIENTAL INSURANCE COMPANY LIMITED

**Sampurna Udyam Suraksha Policy
Customer Information Sheet**

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

S No	Title	Description (please refer to policy clause/number in the next column)	Policy clause/number
1	Product Name	Sampurna Udyam Suraksha Policy	
2	UIN allotted by IRDAI	IRDAN556RP0001V01202324	
3	Structure	Indemnity/Benefit Policy	
4	Interest Insured	All Commercial Enterprises whether housed in rented accommodation or own accommodation including Offices, Shops ,Bakers, Confectioners ,Pharmacists, Grocers, General Retailers, wholesalers and distributors of Non hazardous goods. Sampurna Udyam Suraksha Policy provides the Target Group of Manufacturing Units, shopkeepers and traders with basic Package Insurance and a further range of Optional Covers at affordable Rates instead of more expensive and multiple Policies.	
5	Policy coverage Compulsoty	Section 1 Damage to Building Plant and Machinery, Furniture, Fixture and Fittings and any other contents and Stocks caused by Fire and Allied Perils Section 2 Housebreaking: Loss or Damage to building and office contents i.e.business furniture, furnishings, safes, office machinery. excluding Money and Valuables	Page 5-10 of policy
6	Sum-Insured	Section wise limit is restricted , refer policy for details	Page 5-42 of policy
7	Add on coverage Optional- Minimum one section from the optional covers is to be taken.	Section 3 Break down of office's electrical or mechanical appliances, apparatus,gadgets or any electrical or mechanical installation (not older than 10 years) Section 4 Legal liability of the Insured to the public for bodily injury or accidental death other than Liability under the Public Liability Insurance Act 1991 or any other statute based on the doctrine of " No Fault Liability" to pay	

		<p>compensation.</p> <p>Section 5A Loss or damage to the electronic equipments</p> <p>Section 5B Loss or damage to the portable electronic equipments</p> <p>Section 6 Loss of Gross Profits (Fire): Increased cost of working during IndemnityPeriod due to business interruption</p> <p>Section 7 Death or bodily injury by accidental violent, external & visible means tothe insured</p> <p>Section 8 Insured’s legal liability to his employees as per EmployeesCompensation Act.</p> <p>Section 9 Personal liability of Directors and Officers arising due to wrongful acts intheir managerial capacity</p> <p>Section 10 Loss of money due to any accident or misfortune while in transit , insafes, strong room</p>	
8	Loss Participation	<p>Excess applicable to various sections.</p> <p>Refer policy for details</p>	Page 5-42 of policy
9	Exclusions	<p>Applicable to all Sections of the Policy Except Section I</p> <p>Wherever specific exclusions have been provided in the Sections, the same shall be applicable for therespective Sections.</p> <p>The Company shall not be liable in respect of:</p> <p>1.Loss, damage/ liability/ expenses whether directly or indirectly occasioned by or happening through or arising from any consequence of war, invasion act of foreign enemy, hostilities (whether war bedclared or not), civil war, rebellion, revolution, Insurrection, military uprising or usurped power or civil commotion or loot or pillage in connection therewith.</p> <p>2.a) Damage to any property whatsoever or any loss or expense whatsoever resulting there from or any consequential loss,</p> <p>b) Any legal liability of whatsoever nature; directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this condition, ‘combustion’ shall include any self-sustaining process of nuclear fission.</p> <p>3.Loss or damage caused by depreciation or wear and tear.</p>	

		<p>4. Consequential loss of any kind or description, unless specifically covered.</p> <p>5. Loss, injury or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.</p> <p>6. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>7. Loss, damage and/or liability caused by or arising out of the willful act or willful neglect or gross negligence of the Insured or his representatives.</p>	
10	Special conditions and warranties, if any	<p>1. Minimum three sections need to be opted under the policy. Section 1 and Section 2 are mandatory and minimum 1 section from the optional covers is to be taken. Discount in premium for covering more than 3 sections.</p> <p>2. Policy schedule and proposal form shall be read together as one contract.</p> <p>3. Every communication relating to the policy is to be made in writing.</p> <p>4. Territorial jurisdiction is India except for Section 5 B (Portable Computer), Section 7 (Personal Accident) and Indian Law will apply.</p> <p>5. Insured shall exercise reasonable care to safeguard the property insured.</p> <p>6. In case of misdescription, misrepresentation, policy can be made null and void and the premium paid forfeited.</p>	Page 2-5 of policy
11	Admissibility of claim	<p>1. Insured should immediately notify the insurance company on happening of any event which can result into a claim.</p> <p>2. The following documents are necessary for processing claims:</p> <p>a) Duly completed Claim Form</p>	

		<p>b) Immediate Notice of Loss</p> <p>c) Any other document related to the loss specific to the coverage</p> <p>3. If any fraudulent means are adopted to obtain / aggravate a claim all benefits under the policy shall be forfeited.</p>	
12	Policy servicing claim intimation and processing	<p>Upon the happening of any event which may give rise to a claim under this Policy, written notice with full particulars must be given to the Company immediately at below address:</p> <p>1. Website: www.orientalinsurance.org.in ,</p> <p>2. Toll free: 1800118485 Or 011- 33208485</p> <p>3. Claim Service Centre/policy issuing office</p> <p>The Company shall settle or reject a claim, as the case may be, within 07 days from the date of receipt of last necessary document.</p>	
13	Grievance redressal and policyholder's protection	<p>In the event of the policyholder having any grievance relating to the insurance, the insured person may submit its details in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Customer Care Department, Head Office or email us at csd@orientalinsurance.co.in.</p> <p>The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website www.irda.gov.in and on the website of General Insurance Council www.gicouncil.in and is also given at the end of the policy document</p>	
14	Obligation of the policyholder	<ul style="list-style-type: none"> • 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 • Non-disclosure of material fact may affect the claim settlement. <p>Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)</p>	

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and 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 Policy Holder:

I have read the above and confirm having noted the details

Place:

Date:

Signature of the Policy Holder

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail
- iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.

