

Customer Information Sheet

S. No	Title	Description	Policy Clause Number
1.	Product Name	• Service Contract Liability Insurance Policy- Commercial	
2.	What am I covered for	<p>1. Extended Warranty</p> <p>Coverage provided under this Section is in respect of the Breakdown of the Insured Product to the extent provided in the manufacturer's written warranty. The Extended Warranty liability starts at the end of the Manufacturer's Warranty period of the Insured Products for which a Service Contract has been offered, unless any Service Contract is earlier terminated pursuant to the terms of the Service Contract.</p> <p>Food spoilage loss that results from a covered breakdown of a refrigerator, freezer, or equipments of similar nature up to the specified amount stated in the Policy schedule during the Cover Period is also covered.</p> <p>This Service Contract may only be purchased within a specified period of purchase of an Insured Product, as mentioned in the Policy schedule and is only valid if:</p> <ol style="list-style-type: none"> The Insured Product is manufactured in India or is legally imported in India and sold through Official Channels supported by an invoice and Manufacturer's Warranty / Guarantee. The Insured Product is purchased new and is supported by Manufacturer's Warranty / Guarantee of duration specified in the Policy schedule Manufacturer's Warranty / Guarantee remains valid throughout its validity period. <p>2. Burglary and Theft</p> <p>Coverage provided under this Section is in respect of loss or damage of the Insured Product due to Burglary or Theft within the Cover Period.</p> <p>3. Accidental Damage and Liquid Damage</p> <p>Coverage provided under this Section is in respect of loss or damage to the Insured Product due to any Accidental Damage and / or Liquid Damage during the Cover Period.</p> <p>4. Fire and Act of God Perils</p> <p>Coverage provided under this Section is in respect of loss or damage to the Insured Product caused by Fire and Act of God Perils during the Cover Period.</p> <p>Value Added Services (Not Applicable for Burglary and Theft Cover)</p> <p>A. Pick Up and Drop Service: The Company at its discretion may opt for Pick Up and Drop Service for its Customers for the Insured Products as specified in the Policy Schedule. As soon as the Assistance Service Provider is notified, by the Company/Customer, the Assistance Service Provider will arrange for the service from Customer's location</p> <p>B. Preventive Maintenance Service: The Company at its discretion may opt for Preventive Maintenance Service for its Customers for the Insured Products as specified in the Policy Schedule. As soon as the Assistance Service Provider is notified, by the Company/Customer, the Assistance Service Provider will arrange for the service at the Customer's location. Preventive Maintenance Service for the purpose of this section refers to the periodic routine maintenance of the Insured Product in order to maintain/improve the performance and safety of the Insured Product and prevent/reduce any unexpected equipment failure.</p>	4. Coverage
3.	What are the major exclusions in the Policy:	<p>Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.</p> <p>This Policy does not provide coverage for any of the following:</p> <ul style="list-style-type: none"> Non-operating and cosmetic damage to the Insured Product, such as damage to paintwork, Insured Product finish, dents or scratches. Normal wear and tear of items not integral to the functioning of the Insured Product. 	6: General Exclusions

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		<ul style="list-style-type: none"> • Damage caused by unauthorized repair, including abuse, misuse, sand, dust, negligence, corrosion, battery leakage, animal or insect infestation or intrusion. • Reception or transmission problems resulting from external causes. • Damage/failure caused before or during Insured Product delivery unless specifically mentioned as covered. • The cost of repairing, restoring or reconfiguring computer software. • We will not be responsible for any consequential or incidental damages arising from the use or loss of use of the Insured Product. • Loss or damage to Insured Product due to moisture where there is no physical ingress of water and loss • War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. • Loss or damage directly or indirectly caused by ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. • Loss or damage caused by pollution or contamination. 							
4.	Payment Basis	<ul style="list-style-type: none"> • Reimbursement of expenses up to specified limit 							
5.	Loss Sharing	<ul style="list-style-type: none"> • Deductible as applicable 							
6.	Cancellation	<p><u>Cancellation of Policy by Company</u></p> <p>Company may cancel this Policy any time by giving minimum of 15 days notice. Upon cancellation of this policy, Tata AIG shall cease to insure Company for liability under Service Contract offered by Company after the cancellation date, but the provisions of this Policy shall continue to govern the respective rights and obligation of the parties hereto in relation to each outstanding Service Contract offered by Company prior to the date of cancellation until such Service Contract terminates in accordance with its terms.</p> <p>Cancellation of Policy by Tata AIG</p> <p>Tata AIG may cancel this Policy any time by giving Company 15 days notice. There would be no refund of premium on cancellation on grounds of misrepresentation, fraud and non-disclosure of material facts. Tata AIG reserves the right to recover Claims paid, if any under the policy prior to cancellation.</p> <p><u>Cancellation of Contract</u></p> <p>If the underlying Service Contract between the Company and its Customer is cancelled during the currency of the Contract, the Company will be eligible for refund from the date of cancellation as under. However, if claim has been paid or reported on any Service Contract before the cancellation date then no refund of premium will be given on such.</p> <table border="1" data-bbox="405 1480 1219 1675"> <thead> <tr> <th data-bbox="405 1480 810 1518">Date of cancellation</th> <th data-bbox="810 1480 1219 1518">Refund Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="405 1518 810 1599">Prior to inception of Company's liability under the underlying Service Contract</td> <td data-bbox="810 1518 1219 1599">Full Refund of premium</td> </tr> <tr> <td data-bbox="405 1599 810 1675">Post inception of Company's liability under the underlying Service Contract</td> <td data-bbox="810 1599 1219 1675">Prorata to time</td> </tr> </tbody> </table>	Date of cancellation	Refund Amount	Prior to inception of Company's liability under the underlying Service Contract	Full Refund of premium	Post inception of Company's liability under the underlying Service Contract	Prorata to time	13. Cancellation And Termination Of Policy / Service Contract
Date of cancellation	Refund Amount								
Prior to inception of Company's liability under the underlying Service Contract	Full Refund of premium								
Post inception of Company's liability under the underlying Service Contract	Prorata to time								
7.	Claims	<ul style="list-style-type: none"> • If an event occurs that may give rise to a claim under this Policy, or there are circumstances that are likely to give rise to a claim, Company/Customer must inform Tata AIG immediately, and, in any case by way of written intimation or by registered post not later than 7 days from the occurrence of the loss or the event giving rise to the claim.. • If Company/Customer do not give such notice on time, Tata AIG may refuse to pay claim, however, Tata AIG may waive this condition, if Tata AIG is satisfied that by reason of extreme hardship it was not possible to give such notice on time. • Company can send the claim notification to Tata AIG's office address mentioned below or call at 24x7 Toll free number or email Tata AIG at the email id provided below: 	7. Notification of Claim						

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		<p>Tata AIG General Insurance Company Limited. 15th Floor, Tower A, Peninsula Business Park, GK Marg, Lower Parel Mumbai, Maharashtra, INDIA 400 013 24x7 Toll Free No: 1800 266 7780/ 1800 11 9966 Fax: 022 6693 8170 Email: customersupport@tataaig.com</p>	
8.	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> • Company Officials You can notify a claim by sending an SMS CLAIMS to 5616181 or by calling our 24x7 toll free helpline 1800-266 7780 or email us at general.claims@tataaig.com. • IRDAI In case of no reply from Us with 15 days, You can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling Toll Free Number 155255 (or) 1800 4254 732 or send email to complaints@irda.gov.in • Ombudsman If You do not receive a response from us within one month or are not satisfied with our reply, You may approach the nearest Insurance Ombudsman under the Insurance Ombudsman Scheme. Please refer Details as mentioned in the Policy Wordings or alternatively please refer our website www.tataaig.com 	Redressal of Grievance
9.	Insured's Obligation	Please disclose all condition(s) before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy.	

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.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) | Fax: 022-6693 8170 | Email: customersupport@tataaig.com
Website: www.tataaig.com | IRDA of India Registration No.: 108 | CIN: U85110MH2000PLC128425

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