



### CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of Insurance Product	Gadget Care+	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMS0032V01202526	
3.	Structure	Basis of Sum Insured: Indemnity	
4.	Interests Insured	Covered Equipment	
5.	Sum Insured	<p><b>1. Accidental Damage</b> We will pay as set forth in the Policy Schedule/Certificate provided under Basis of Claim Settlement subject to the deductible mentioned in the Policy Schedule/Certificate.</p> <p><b>2. Theft, Burglary, Robbery or Misplacement</b> We will pay as set forth in the Policy Schedule/Certificate provided under Basis of Claim Settlement subject to the maximum number of incidents and deductible mentioned in the Policy Schedule/Certificate</p>	<b>Section II</b>
6.	Policy Coverage	<p><b>1. Accidental Damage</b> <b>2. Theft, Burglary, Robbery or Misplacement</b></p> <p>For detailed Coverages and its Exclusions, Policy Terms and &amp; Conditions, please refer to the Policy Wordings available on our website <a href="http://www.tataaig.com">www.tataaig.com</a>.</p>	<b>Coverages under the Product</b>
7.	Optional/Add-on Cover	NA	
8.	Loss Participation	Deductible as mentioned in the Policy Schedule/Certificate	<b>Section II</b>

9.	Exclusions	<ol style="list-style-type: none"> <li>1. Any claim arising out of any contractual liability.</li> <li>2. To protect against normal wear and tear, or to repair cosmetic damage not affecting the functionality of the Covered Equipment.</li> <li>3. To repair any damage to Covered Equipment with a serial number that has been altered, defaced or removed.</li> <li>4. To repair any damage to Covered Equipment (regardless of the cause) if the Covered Equipment has been opened, serviced, modified, installed or altered by anyone other than the Policyholder or an authorized representative of the Policyholder.</li> <li>5. Any fraudulent or willful act.</li> <li>6. Any damage caused by the process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, adjustment, repair or misuse of the Covered Equipment.</li> <li>7. Loss of value of Your Covered Equipment or any losses caused by, or resulting from a computer virus;</li> <li>8. Loss caused by abuse of the Covered Equipment or resulting from use of the Covered Equipment in a manner for which it was not intended or designed by the manufacturer, or any act that voids the manufacturer's warranty.</li> <li>9. Any damage to the Covered Equipment caused by manufacturing defects, moth, vermin or insects.</li> <li>10. Any damage to the Covered Equipment caused by fire, earthquake, flood and explosion/implosion or other similar external clauses.</li> <li>11. Any cosmetic damage including but not limited to marring, scratching, discoloration or any type of damage or failure that doesn't affect how the Covered Equipment works.</li> <li>12. Any loss or damage to accessories used in connection with the Covered Equipment that were not designed to be used specifically with such portable electrical or electronic equipment and which are not part of the Covered Equipment.</li> <li>13. Any loss suffered or cost incurred as a result of loss of value, loss of use, loss of personalized data, customized software, or information stored in memories, or any consequential loss (including but not limited to any economic loss or other loss of turnover, profits, business, goodwill or expected savings), legal liability except as set out elsewhere in this policy.</li> <li>14. Any damage to the Covered Equipment caused by any war, invasion, act of foreign enemy, hostilities or war like operation (whether declared or not), civil war, mutiny, rebellion, riot, strike, civil commotion, confiscation by the authorities, order of any government, public authority, or custom officials.</li> <li>15. Any damage to the Covered Equipment caused by nuclear, biological or chemical exposure.</li> <li>16. The failure of the Covered Equipment, or a part thereof, caused by electrical or mechanical defect.</li> <li>17. Terrorism: This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</li> <li>18. Any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived: any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or a governmental health authority.</li> <li>19. To protect against damage caused by the presence of hazardous materials, including, but not limited to, biological or nuclear materials and allergens, that present a risk to human health.</li> </ol>	General Exclusions
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10.	Special Conditions and Warranties (if any)	<p>I. Only Covered Equipment manufactured in India or legally imported into India are eligible for coverage under this Policy.</p> <p>II. Only Covered Equipment which are enabled with the OEM’s standard tracking application (such as mobile phone, tablets, and watches) are eligible for Theft, Burglary, Robbery or Misplacement coverage. For an eligible Theft, Burglary, Robbery or Misplacement claim under the Policy, You must adhere to the following:</p> <ul style="list-style-type: none"> <li>• You must have the standard tracking application enabled on Covered Equipment at the time of the Theft, Burglary, Robbery or Misplacement and throughout the claims process.</li> <li>• Your Covered Equipment must be associated with Your Policyholder Account at the time of the Theft, Burglary, Robbery or Misplacement and must remain associated with Your Policyholder Account throughout the claims process.</li> </ul>	
11.	Admissibility of Claim	<p>1. You shall take all reasonable steps to safeguard the covered equipment</p> <p>2. The date of loss should be within the Cover Period unless otherwise provided.</p>	
12.	Policy Servicing - Claim Intimation and Processing	<p>The insured/ claimant may intimate claim to TATA AIG via–</p> <ul style="list-style-type: none"> <li>• Website – <a href="http://www.tataaig.com">www.tataaig.com</a></li> <li>• TATA AIG App – Download our customer app from Play store (Android and IOS users)</li> <li>• WhatsApp – Send “Hi” on “9136160375”</li> </ul>	

		<ul style="list-style-type: none"> <li>Email - <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a></li> </ul> <p>Please keep the following information ready when you call the call centre: 1. Your Contact Numbers, 2. Policy Number, 3. Name of Insured,4. Nature of Loss</p> <p>Note: The above list is only indicative. You may be asked for additional information.</p> <ul style="list-style-type: none"> <li><b>Turn Around Time (TAT) for claims settlement</b> All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills &amp; clarifications, if any.</li> <li>Please find below the escalation matrix in case TAT is not satisfied.</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<p>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 Customer Support No.: <b>022 6489 8282 or 022-66939500</b> (toll charges apply), or email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a>. We will investigate and respond within the regulatory turnaround time (TAT).</p> <p><b>Escalation Level 1</b> If you do not receive a response or are not satisfied with the resolution, please contact us at <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>.</p> <p><b>Escalation Level 2</b> If you still need assistance, reach out to the Head of Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. We will provide our final response within the regulatory TAT.</p> <p>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Grievance Redressal Procedure: Our grievance redressal procedure and details about ombudsman are available at the company website <a href="http://www.tataaig.com">www.tataaig.com</a>.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>)</p>	
14.	Obligations of the Policyholder	<ol style="list-style-type: none"> <li>Please go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you.</li> <li>Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.</li> <li>Further, non-disclosure of material facts may impact the claim settlement. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk.</li> </ol>	

**Declaration by the Policyholder:**

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

Place:

Date:

(Signature of the Policyholder)

*Note- In the event of no response from your end within 15 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)*

**Legal Disclaimer Note:** The information must be read in conjunction with the 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.

**Disclaimer:** Insurance is the subject matter of the solicitation. For more details on benefits, optional benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.