

NEW NAME, SAME PROMISE: WE'RE NOW GENERALI CENTRAL INSURANCE!

Dear Valued Customer,

We are excited to share that **Future Generali India Insurance Company Limited** is now **Generali Central Insurance Company Limited (GCI)**.

This transition stems from a new strategic partnership between two trusted legacies: **The Generali Group**, which offers its global insurance and technical expertise garnered from its presence in over 50 countries across the globe, and **The Central Bank of India**, which brings its century-old deep-rooted presence and understanding of Indian customers.

Over the next few months, we will be undergoing a phased transition from our former brand, Future Generali India Insurance, to our new brand, Generali Central Insurance. During this phase, you may come across communication, documents, and references that bear either of the brand names. Please be assured that appearance of either name will mean and indicate the same legal entity, i.e. GCI, Generali Central Insurance Company Limited.

This transition does not affect your insurance policy, or its coverage, terms, benefits, and premium amount in any manner whatsoever.

This transition of our brand identity will take a few months. As such, no action is required on your part during this phase.

If you have any concerns or queries, our service channels remain fully operational to help address them.

To know more, [CLICK HERE](#)

or visit www.generalicentralinsurance.com/about-us/new-brand-faqs

As our esteemed and valued customer, you can be rest assured, that while our name has changed, our commitment to you remains unchanged. With the strength and legacy of two trusted financial institutions, we are now even better positioned to bring you innovative insurance solutions and an enhanced yet seamless service experience. Rest assured, this change only strengthens our commitment to you. Whether it's protection, support, or peace of mind — we're here for you, always.

We look forward to serving you as Generali Central Insurance. We hope you'll continue to place your trust in us as we begin this exciting new chapter—stronger, united, and more committed than ever to being your lifetime partner.

Warm regards,
Generali Central Insurance

Signature Not Verified
Digitally signed by DS GENERALI
CENTRAL INSURANCE
COMPANY LIMITED
Date: 2025.11.14 17:28:44 +05:30

Date : 14/11/2025

Policy No.: M3201856

MARUTI HOME DECOR
OPP.SHREEJI HEIGHTS,,
80FEET ROAD, PATEL CHOWK,,
Ambika Township,,
MAVDI RAJKOT,
Rajkot,
Gujarat, Pincode: 360004
Telephone(Hom) : 9904087516
Email Id : BHPIPALIYA@GMAIL.COM
Intermediary Name : HINABEN BABULAL PIPALIA-IAG
FSR

Dear MARUTI HOME DECOR

Welcome to the Generali Central Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **M3201856**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

The policy has been issued on the basis of the proposal form. A copy has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets your requirements fully.

Please confirm that the proposal form contains the correct information and is signed by you.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

Note: We request you to read the Customer Information Sheet (CIS) available towards the end of the document. It provides you the necessary information about your policy and its benefits. Please send us your acknowledgment confirming receipt for the CIS and that you've read it as well, by clicking on this link

<https://online.generalicentralinsurance.com/CustomerDeclaration/CustomerCareWeb/index?policyno=M3201856&Source=PASIA>

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure with Generali Central and we look forward to being of service to you.

Assuring you of our best services at all times.

To renew SMS, REN to 9222211100

Download the **GC Insure App** for
Seamless policy management



Get the app



If undelivered, please return to:

Generali Central Insurance Company Limited
208, Nath Edifice
Dr.Yagnik Road
Opp. Police Commissioner Off.
Rajkot
Gujarat, 360001

For Generali Central Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'. Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Generali Central Private Car Insurance policy online. Visit us at www.generalicentralinsurance.com

Tax Invoice

INSURED DETAILS			
Policy Number	: M3201856	Address of Service Provider: Off Code-28,Generali Central Insurance Co Ltd, 208, Nath Edifice, Dr.Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode - 360001	
Invoice Number	: 202524PNT0029379		
Reverse Charge	: No	Area Code	: Rajkot Branch Office
Name of Insured/Proposer	: MARUTI HOME DECOR	GCI State Code	: 24
Address	: OPP.SHREEJI HEIGHTS,, 80FEET ROAD, PATEL CHOWK,, Ambika Township,, MAVDI RAJKOT, Rajkot, Gujarat, Pincode- 360004	GCI GSTIN Number	: 24AABCF0191R1ZF
		GCI PAN Number	: AABCF0191R
Place of Supply(State Code)	: 24	Intermediary Name \ Code : HINABEN BABULAL PIPALIA \ 60026294	
GSTIN / UIN Number	: 24ABTFM7093H1ZO	Date of Issue / Invoice	: 17/10/2025
		Date	
Period of Insurance	: From 00:00 hours of 19/10/2025 To Midnight of 18/10/2026	HSN	: 997139
		Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 30,501.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		25,848.72
Add : CGST	9%	2,326.39
Add : SGST	9%	2,326.38
Add : Cess		-
Total (Rounded to nearest rupee)		30,501.00

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. 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.

For GENERALI CENTRAL INSURANCE CO. LTD.

Signature Not Verified

(A) (R) (S) (E)
Digitally signed by DS GENERALI CENTRAL INSURANCE COMPANY LIMITED
Date: 2025.11.14 17:28:37 IST
Reason:
Location: Mumbai

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 17/10/2025

Business Suraksha-Sookshma - Policy Schedule

Policy Servicing Office : Off Code-28, Generali Central Insurance Co Ltd, 208, Nath Edifice, Dr.Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode- 360001., Tel No: -			
Policy No	: M3201856	Period of Insurance	: From 00:00 hours 19/10/2025 To midnight of 18/10/2026
Insured	: MARUTI HOME DECOR	Intermediary Name/Code	: HINABEN BABULAL PIPALIA / 60026294
CKYC_No.	:	Telephone(Mob,Hom)	: 9904087516/9904087516
Address	: OPP.SHREEJI HEIGHTS,, 80FEET ROAD, PATEL CHOWK,, Ambika Township,, MAVDI RAJKOT, Rajkot, Gujarat, 360004	Email Id	: BHIPIALIYA@GMAIL.COM
GSTIN Number	: 24ABTFM7093H1ZO	Previous Policy No	: M2960137-02
		GCI GSTIN Number	: 24AABCF0191R1ZF

In consideration of the Policyholder named herein paying to the Generali Central Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Co-insurance Details		Schedule of Premium (₹)	
Insurer	Share (In %)	Gross Premium	25,848.72
Generali Central Insurance Company Limited	100%	Goods and Service Tax	4,652.77
		Total Premium	30,501.00

Risk Details

Property Situated at : OPP. SHREEJI HEIGHTS, 80FT ROAD, PATEL CHOWK, AMBIKA TOWNSHIP, MAVDI, RAJKOT.
Occupancy : CLOTHS/READYMADE GARMENTS SHOP.
Hypothecated with : N.A.
Plan Name : N A

Serial No.	Description	Sum Insured (₹)	Excess
I	Fire and Allied Perils test (Including Storm, Tempest, Flood, Inundation, Hurricane, Cyclone, Typhoon and Tornado (STFI) & Earth Quake)		
1	Building ELECTRONIC ITEMS : RS.1700000/- STOCK : RS.10000000/- FURNITURE, FIXTURES, FITTINGS : RS.2000000/-	50,00,000.00	INR 5,000 (Rupees Five Thousand) for each claim.
2	Contents ELECTRONIC ITEMS : RS.1700000/- STOCK : RS.10000000/- FURNITURE FIXTURES, FITTINGS : RS.2000000/-	1,37,00,000.00	INR 5,000 (Rupees Five Thousand) for each claim.
3	Terrorism	1,87,00,000.00	FIRE: 1% of claim amount for each and every claim subject to minimum of INR 10,000 and maximum of INR 500,000
II	Burglary -		
1	Contents ELECTRONIC ITEMS : RS.1700000/- STOCK : RS.10000000/- FURNITURE FIXTURES, FITTINGS : RSL.2000000/-	1,37,00,000.00	5% of claim amount subject to minimum of INR 2500 for each and every claim
	First Loss % 75.00	1,02,75,000.00	
III	Money Insurance -		
1	Cash in Transit Cash in Transit - Single Carrying Limit	5,00,000.00	Nil
2	Cash in Safe	5,00,000.00	Nil
3	Cash in Counter	5,00,000.00	Nil
IV	Neon Sign / Glow Sign -		
1	Neon Sign Board	25,000.00	5% of claim amount subject to minimum of INR 2500 for each and every claim
V	Legal Liability -		
1	Public Liability	50,000.00	0.5% of Any One Accident

Additional Clauses, Conditions, Warranties & Exclusions

Business Suraksha for Shopkeeper Wordings.

Terrorism Damage Clause

Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Infectious Disease / COVID-19 Exclusion Clause

Notwithstanding any provision to the contrary, this insurance excludes 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 any governmental authority.

If the insurer alleges that, by reason of this exclusion, any amount is not covered by this Agreement, the burden of proving the contrary shall rest on the Insured.

BI claim arising out of Lockdown/ Shut down of units due to Government order will not be payable.

The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.

IMPORTANT - 1. All other Terms, Conditions and Exclusions as per Policy Wordings.

2. For complete terms, conditions and exclusions, please visit <https://generalicentralinsurance.com/customer-service/downloads>

3. For any redressal of grievance and for escalation matrix <https://generalicentralinsurance.com/customer-service/grievance-redressal>

4. If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of GCI, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by GCI or not.

For GENERALI CENTRAL INSURANCE CO. LTD.

Receipt No : X3305250

Date of Issue : 17/10/2025

Place of Issuance : Mumbai*

*Address as mentioned below.



(Authorised Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Generali Central Insurance Company Limited on 17/10/2025

Stamp Duty of Rs.0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No.(NO.LOA/ENF-2/CSD/92/2025/(Validity Period Dt. 03-10-2025 To Dt. 31-03-2027)/OW No. 3916, Dated 03-10-2025.) GRN NO. MH008725678202526E, Dated 17-09-2025, Bank Of Maharashtra And DEFACE NO. 0005436524202526, Dated 01-10-2025.

Product UIN : IRDAN132RPMS0001V02202122

Annexure – 1

Forming part of policy number :- M3201856

FIRE AND ALLIED PERILS SECTION

	In-built Cover	Details
1	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)
2	Stocks on floater basis	Loss to stocks located at more than one named location
3	Temporary removal of stocks	Loss to stock temporarily removed to other premises for fabrication, processing or finishing up to 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 programmers, 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 by You in respect of insured risk consequent upon a loss or damage due to insured events upto ₹ 1 Lakh (Rupees One 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

Business Suraksha-Sookshma Addon Cover

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Policy issuing office address and Code	Off Code-28, Generali Central Insurance Co Ltd, 208, Nath Edifice, Dr. Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode- 360001. Tel. No : -
Intermediary/Agent Name & Code (if any)	HINABEN BABULAL PIPALIA/60026294
Insured Name	MARUTI HOME DECOR
Policy Number	M3201856

- We wish to inform you that the Insurance policy number M3201856 has been issued on the basis of the proposal (via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.
- You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.
- The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.
- In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

A. Details about Proposer and Policy Period.

1. Personal Information of Proposer			
Insured Name	MARUTI HOME DECOR		
Email Address	BHPIPALIYA@GMAIL.COM	Mobile Number	-
Date of Birth		Gender	
Permanent Address		Mailing Address	
House No./ Building No./ Flat No.	OPP.SHREEJI HEIGHTS,	House No./ Building No./ Flat No.	OPP.SHREEJI HEIGHTS,
Street/ Locality/ Landmark	80FEET ROAD, PATEL CHOWK, Ambika Township, MAVDI RAJKOT	Street/ Locality/ Landmark	80FEET ROAD, PATEL CHOWK, Ambika Township, MAVDI RAJKOT
State	Gujarat	State	Gujarat
City	Rajkot	City	Rajkot
Area		Area	
Pin code	360004	Pin code	360004
2. Policy to be issued in favor of (list out all the parties who have insurable interest) including the financial institutions			
3. Period of Insurance	From :00:00 of 19/10/2025	To :Midnight of 18/10/2026	No. Of Years:- 01.0
4. Nomination:			
Nomine Name	Relationship with the Insured		

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

B. Business and Location of Business

4. Business of Proposer

5. Location of Risk/business to be covered - full-postal address with Pin code

Location	Address	Pin Code	Occupancy	Age of Unit	Floor
L001	OPP. SHREEJI HEIGHTS, 80FT ROAD, PATEL CHOWK, AMBIKA TOWNSHIP,	360004	CLOTHS/READYMADE GARMENTS SHOP.		

*Floor : As updated in the policy.

C. Details about business covered at the insured location

- | | |
|---|---|
| (a) Offices, shops, hotels etc. | (b) Industrial / manufacturing risks |
| (c) Storage outside Industrial/ manufacturing risks | (d) Tanks / gas holders outside industrial/ manufacturing risks |
| (e) Utilities located outside Industrial/manufacturing risks. | (f) Boundary wall |
| (g) Basement storage | (h) Others |

Location	Business	Type
L001	CLOTHS/READYMADE GARMENTS SHOP.	

6. If used as warehouse/godown (not located in a manufacturing unit) please give the list of goods stored.
7. If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable)
8. If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?
9. If Fire Protection devices installed ?
10. Indicate whether AMC (Annual Maintenance contract) for the Fire Protection Appliances is in force:

11. Construction Details:-

a. Please state material used

- (i) Walls
- (ii) Floor
- (iii) Roof

Note: Kutcha: Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction. Pucca: Buildings other than Kutcha are treated as Pucca constructions.

b. Number of Floors

c. Age of Building

12. Distance between the risk to be covered and nearest Fire Brigade
13. Whether you have insured the same property with any other Insurance Company with the same type of coverage. (Give details)
14. Whether Insurance was declined by any other Company (Give details)

15. Premium/Claim details for the past 36 months excluding the expiring policy period

Year	Premium	Claim Amount

D. Sum Insured and Other details of Insured Property (Indicate Sum Insured on the following basis:

- For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: Reinstatement Value;
- For raw material: Landed Cost;
- For stock in process: Input cost;
- For finished stock: Manufacturing cost of the finished stock or the Contract Price* of goods sold but not delivered, as applicable.

* 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 canceled 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).

Location	Cover	Sum Insured
L001	Building	50,00,000.00
L001	Contents	1,37,00,000.00
Total		1,87,00,000.00

E. Details for in-built cover for Floater:

16. Floater Cover (for stocks at various locations)

Sr. No.	Location (Postal Address with Pin code)	Sum Insured
L001	OPP. SHREEJI HEIGHTS, 80FT ROAD, PATEL CHOWK, AMBIKA TOWNSHIP, MAVDI, RAJKOT.	1,87,00,000.00

i) Maximum value at any one location

:As updated in the policy.

ii) Whether stocks stored in open

:As updated in the policy.

F. Standard add-ons

Do You want to opt for Declaration Policy?

: As updated in the policy.

17. Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (₹)

: As updated in the policy.

G. Additional/Add-on Covers (over and above optional covers available on payment of additional premium)

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Name if add-ons	Sum Insured
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Section II: Fire Loss of Profit

SI. No	Description	Sum Insured (₹)
1	Net Profit	1,87,00,000.00
2	Standing Charges or Fixed Charges	
3	Wages- if required separately	
Gross Profit (Total)		1,87,00,000.00

a. Critical Equipments & their Lead time:

: As updated in the policy.

Please mention the type of Process : < Continuous / Non-Continuous >

b. Please select Extension/s that you wish to opt

SI. No	Description	Sum Insured (₹)
1	Auditor Fees	
2	Customers Premises _____ No. Dependence _____ %	
3	Suppliers Premises _____ No. Dependence _____ %	
4	Loss due to accidental failure of public electricity/gas/water supply	: As updated in the policy.

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Section III: Burglary

Please provide a description of all valuables in the insured premises, excluding jewellery, electronic equipment, Television, domestic appliance and the like which can be insured in the respective covers under the Policy.

Description	Sum Insured (₹)
Contents	1,37,00,000.00

- a. Please specify if Watch & ward facility is available for 24 hours. :As updated in the policy.
- b. Please provide details of any other security facilities available at the premises. :As updated in the policy.

- c. Do you wish to avail cover on first loss basis? Yes

If YES, please specify the % of First Loss basis (Min25%) : 75.00

- d, Please mention the First Loss Sum insured: 1,02,75,000.00

Section IV: Machinery Breakdown:

Please provide in respect of all Machineries which you wish to insure, the following information: (Please add separate sheet, if required)

Description	Type of item along with serial number	Year of manufacture	Reinstatement Value (₹)
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Section V: Electronic Equipment

Please provide in respect of all the Electronic Equipments that you wish to insure the following:

Note: We will not provide insurance cover in respect of Electronic equipments, which are more than Ten years old from the year of manufacture of such equipments.

Description	Type of item along with serial number	Year of manufacture	Reinstatement Value (₹)
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- a. Is a valid maintenance contract in force for the items insured above? (Yes / No)

If YES, please enclose a copy of the same.

- b. Do you wish to include External Data Media and/or Increased Cost of working covers? YES / NO

If YES, please fill a separate EEI proposal form.

Section – VI : All Risks

Description	Make	Serial number	Year of manufacture	Sum Insured (₹)
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Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Section – VII : Accident Suraksha

Note:

1. Please restrict the sum assured under this cover to 60 times monthly income.
2. Sum assured for non-working spouse and children above 18 years is restricted to Rs.1,00,000 and for children below 18 years is restricted to Rs.50,000.
3. You should note that the Cover under Temporary Disability Benefits and Hospital Confinement Allowance are not available for dependent Children.

Please provide following information for each of the insured members:

Name of the Insured Person	Date of Birth	Age	Occupation	Relationship with proposer	Details of existing infirmity or disability	Name of Nominee	Relationship with the Insured	Sum Insured (₹)
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Section VIII: Liability

A. Tenant Liability:

Please specify the Limit of Indemnity required for Tenant Liability: (₹) _____
(Limit for both Any One Accident and Any One Year shall be the same. Maximum limit is Rs.10,00,000/-)

B. Workers Compensation:

Please specify the following:

- i) Number of employees to be insured: As updated in the policy
- ii) Job description: As updated in the policy
- iii) Annual wages for each category of employees: As updated in the policy

C. Public Liability:

Please specify the following:

- i) Annual turnover: As updated in the policy
- ii) Type of industry : As updated in the policy
- iii) Nature of work: As updated in the policy
- iv) Limits required (AOA:AOY): As updated in the policy
- v) Expiring policy details: As updated in the policy

Section IX: Baggage

Please provide details in relation to accompanied baggage, clothing, personal effects, medicines and all other articles that are generally carried during the period of travel anywhere within India, including a break-up of the value of such articles and a total value of all these articles combined as well.

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Section X: Plate Glass

Please provide a description of the Plate Glass which you wish to insure and its value

Section – XII: Money Insurance

Please specify the following:

Description of item	Sum Insured in (₹)
Cash in Transit	5,00,000.00
Cash in Safe	5,00,000.00
Cash in Counter	5,00,000.00

Location for Money in safe: As updated in the policy
From where to where: As updated in the policy
Mode of Transport: As updated in the policy

Section – XIII: Fidelity Guarantee

Please note only Permanent employees are covered. Attach separate list of No of employees to be covered, their names & Designation.

Any One Person Limit: As updated in the policy
Any One-Accident Limit: As updated in the policy
Any one Year Limit: As updated in the policy
Expiring policy details:

Section XIV: Pedal Cycle

Please provide in respect of all pedal cycles that you wish to insure, the following information: (Maximum Sum insured is restricted to Rs.5000/-)

Name of the manufacturer	Year of Production	Frame No.	Value including Accessories (₹)
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Section – XV: Neon Sign / Glow Sign

Please provide the details as follows:

Location/Height	Size	Type / Age	Value in (₹)
Neon Sign Board			25,000.00

Business Suraksha-Sookshma - TRANSCRIPT/ DECLARATION

Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)

Whether Insurance was declined by any other Company (Give details)

Premium and Claim details (past 36 months excluding the expiring policy period)

Section	Covers	Year	Premium in (₹)	Claim Details in (₹)
Section – I	Fire and Allied Perils			
Section – II	Fire Loss of Profit			
Section – III	Burglary			
Section – IV	Machinery Breakdown			
Section – V	Electronic Equipment			
Section – VI	All Risks			
Section – VII	Accident Suraksha			
Section – VIII	Liability			
Section – IX	Baggage			
Section – X	Plate Glass			
Section – XI	Money Insurance			
Section – XII	Fidelity Guarantee			
Section – XIII	Pedal Cycles			
Section – XIV	Neon Sign / Glow Sign			

H. Premium Details

Mode of Payment	Quick Pay
Payment Details	QRZP00801524
Amount (in ₹)	30,501.00

Disclaimer: The information contained here in above, as obtained from you, has been entered in our records. This information forms the basis of the insurance cover that may be issued in your favour. If you find any discrepancy/incorrectness in the above mentioned information, please inform us, in writing, within 15 days from the date of receipt of this transcript, failing which it shall be deemed that you agree to the information captured in our records.

** This is print of electronic records maintained by the Company in accordance with law and hence does not require signature. Scrutiny No:

INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

NOTE: PROHIBITION OF REBATES: Section 41, of Insurance Act, 1938: No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees

Date: 17/10/2025

Place: Mumbai*

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 (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number																																																
1	Product Name	Business Suraksha-Sookshma	NA																																																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0001V02202122	NA																																																
3	Structure	Indemnity	NA																																																
4	Interests Insured	Business Interests of Small and Medium-sized enterprises	Preamble																																																
5	Sum Insured	<table><tr><th>Sections</th><th>Covers</th><th>Sum Insured</th></tr><tr><td>I</td><td>Fire and Allied Perils test</td><td>-</td></tr><tr><td>1</td><td>Building</td><td>50,00,000.00</td></tr><tr><td>2</td><td>Contents</td><td>1,37,00,000.00</td></tr><tr><td>3</td><td>Terrorism</td><td>1,87,00,000.00</td></tr><tr><td>II</td><td>Burglary</td><td>-</td></tr><tr><td>1</td><td>Contents</td><td>1,37,00,000.00</td></tr><tr><td>-</td><td>First Loss %</td><td>1,02,75,000.00</td></tr><tr><td>III</td><td>Money Insurance</td><td>-</td></tr><tr><td>1</td><td>Cash in Transit</td><td>5,00,000.00</td></tr><tr><td>2</td><td>Cash in Safe</td><td>5,00,000.00</td></tr><tr><td>3</td><td>Cash in Counter</td><td>5,00,000.00</td></tr><tr><td>IV</td><td>Neon Sign / Glow Sign</td><td>-</td></tr><tr><td>1</td><td>Neon Sign Board</td><td>25,000.00</td></tr><tr><td>V</td><td>Legal Liability</td><td>-</td></tr><tr><td>1</td><td>Public Liability</td><td>50,000.00</td></tr></table>	Sections	Covers	Sum Insured	I	Fire and Allied Perils test	-	1	Building	50,00,000.00	2	Contents	1,37,00,000.00	3	Terrorism	1,87,00,000.00	II	Burglary	-	1	Contents	1,37,00,000.00	-	First Loss %	1,02,75,000.00	III	Money Insurance	-	1	Cash in Transit	5,00,000.00	2	Cash in Safe	5,00,000.00	3	Cash in Counter	5,00,000.00	IV	Neon Sign / Glow Sign	-	1	Neon Sign Board	25,000.00	V	Legal Liability	-	1	Public Liability	50,000.00	NA
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			Covers loss or damage to the insured premises and/or Contents caused by actual or attempted Burglary	
	IV	MACHINERY BREAKDOWN	Covers repair or replacement costs arising from unexpected mechanical or electrical breakdown of machineries or equipments whilst at insured's premises	
	V	ELECTRONIC EQUIPMENT	Covers repair or replacement costs of any electronic equipment caused by any unforeseen and sudden physical loss. ➤ V(a) Protection of Your Electronic Equipments ➤ V(b) Protection of Your External Data Media ➤ V(c) Protection of Your Increased Cost of Working	
	VI	ALL RISKS Portable Computer /Mobiles	Covers the actual value of portable computers against being lost, destroyed or damaged by fire, riot and strike, theft or accident or from any fortuitous cause.	
	VII	ACCIDENT SURAKSHA	➤ Pays for accidental bodily injury to Insured or Insured's employees resulting in death, total or partial disability.	
	VIII	LIABILITY	Protects against Insured's public liability, liability towards its own employees and Insured's liability as a tenant ➤ VIII-A Tenants Legal Liability ➤ VII-B Workers Compensation ➤ VIII-C Public Liability	
	IX	BAGGAGE	Covers accidental loss of, destruction of or damage caused to personal baggage accompanying insured or its employees for which insured or its employees were responsible whilst travelling anywhere in India within 25 km radius of the insured's premises.	
	X	PLATE GLASS	Covers accidental loss of or damage to plate glass at the insured premises.	
	XI	MONEY INSURANCE		

				Covers loss of money in transit, in safe or whilst lying in cashier’s till.																																														
		XII	FIDELITY GUARANTEE	Covers direct pecuniary loss due to fraud/dishonesty of salary employees of the insured.																																														
		XIII	PEDAL CYCLE	Covers repair or replacement costs arising out of loss due to unforeseen sudden physical loss and litigation expenses and compensation for accidental property damage or bodily injury to third party.																																														
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7	Add-on Cover / Optional Cover	<table><tr><th>Sl. No</th><th>Add- On</th><th>Sum Insured</th></tr></table>			Sl. No	Add- On	Sum Insured	NA																																										
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9	Exclusions	Specific Exclusions Applicable to Section - I: We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below: - Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this section - For terrorism risk the Excess shall be as per the clause attached to this policy. - Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. - 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. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered. - Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. - Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events. - Your Premises or any Insured Building remain continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy. - 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. - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. - Pollution or contamination, unless - the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or - an Insured Event itself results from pollution or contamination.													

10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Clause (C) (4.3) of this Policy -.
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Specific Exclusions Applicable to Section - III

We shall not be liable for and no indemnity is available hereunder in respect of:

1. Any loss or damage caused by actual or attempted Burglary and/or theft: where You or any member Your Family is or is alleged to be concerned or implicated;
2. To livestock, motor vehicles and pedal cycles;
3. To Valuables and/ or Jewellery and/or Precious Items, unless specifically stated in the Schedule.
4. Deductible for each and every claim in respect of burglary will be as specified on the Policy Schedule.
5. Loss or damage where you have not immediately registered a police complaint detailing the items lost or damaged.

Specific Exclusions Applicable to Section - VIII-C

No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any voluntarily assumed liability unless such liability would have attached to You in the absence of such agreement;
2. Any liability arising out of a deliberate, willful or intentional act, error, omission, or non-compliance with any statutory provision;
3. Liability arising out of the ownership, possession or use by or on behalf of You or your employee of any motor vehicle or trailer.
4. liability arising out of the ownership, possession or use by or on behalf of You or Your employee of any watercraft, hovercraft, air- or spacecraft;
5. Any interest and/or penalty imposed on You on account of Your failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto;
6. The transmission of any communicable disease or virus;
7. Occupation or business, trade or employment.

Specific Exclusions Applicable to Section - XI

We shall not be liable in respect of:

		a) Loss of money where any employee of You or member of Your family is concerned as principal or accessory or arising out of or attributable to an act of fraud or dishonesty committed by one or more of the employees carrying the money. b) Shortage due to error or omission. c) Loss of money by removal from safe following the use of the Key to the said safe or any duplicate thereof belonging to the Insured unless such key has been obtained by assault or violence or any threat thereat. Specific Exclusions Applicable to Section - XIV We shall not be liable in respect of the fusing or burning out of Bulbs and/ or Tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown of faults EXCLUSIONS APPLICABLE TO ALL SECTIONS (EXCEPT SECTION I) No indemnity is available hereunder and no payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: 1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured. 2. Loss or damage caused by depreciation or wear and tear. 3. Consequential loss or liability of any kind or description except for Section II Business Interruption. 4. Loss, destruction or damage directly or indirectly caused to the property insured by a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b. The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof 5. Loss, destruction or damage caused to the insured property by pollution or contamination excluding a. Pollution or contamination which itself results from a peril hereby insured against. b. Any peril hereby insured against which itself results from pollution or contamination	
10	Special Conditions and Warranties (if any)	Business Suraksha for Shopkeeper Wordings. Terrorism Damage Clause	
11	Admissibility of Claim	1. Broad principle of Admissibility or Denial of claim • Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. • Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role	NA

	- Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. - Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. 2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement) <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss Assessed</td><td>10000</td></tr><tr><td>Less: Depreciation, if applicable</td><td>1000</td></tr><tr><td>Less: Salvage, if applicable</td><td>500</td></tr><tr><td>Gross Loss</td><td>8500</td></tr><tr><td>Less: Under Insurance*, if applicable 20%</td><td>1700</td></tr><tr><td>Gross Assessed Loss</td><td>6800</td></tr><tr><td>Less: Excess, if applicable</td><td>1000</td></tr><tr><td>Net Loss Payable</td><td>5800</td></tr></table> Calculation of Under Insurance - <table><tr><th>Description</th><th>Payable amount</th></tr><tr><td>Value at risk of Insured property</td><td>Rs. 5,00,000</td></tr><tr><td>Sum Insured opted by Insured</td><td>Rs. 4,00,000</td></tr><tr><td>Difference</td><td>Rs. 1,00,000</td></tr><tr><td>Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)</td><td>20%</td></tr></table>	Description	Amount	Gross Loss Assessed	10000	Less: Depreciation, if applicable	1000	Less: Salvage, if applicable	500	Gross Loss	8500	Less: Under Insurance*, if applicable 20%	1700	Gross Assessed Loss	6800	Less: Excess, if applicable	1000	Net Loss Payable	5800	Description	Payable amount	Value at risk of Insured property	Rs. 5,00,000	Sum Insured opted by Insured	Rs. 4,00,000	Difference	Rs. 1,00,000	Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%	
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12	Policy Servicing - Claim Intimation and Processing - Toll free / IVRS number: 1800-220-233 / 1860-500-3333 / 022-67837800 - Website: https://www.generalicentralinsurance.com - Email: gciclaims@generalicentral.com - Details of designated company officials to be contacted in time of claim - Branch Manager Address: Off Code-28,Generali Central Insurance Co Ltd, 208, Nath Edifice, Dr.Yagnik Road, Opp. Police Commissioner Off., Rajkot, Gujarat, Pincode- 360001., Tel_No : - - Details of procedure to be followed for reimbursement of claim - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to gciclaims@generalicentral.com or call at our helpline number 1800-220-233/1860-500-3333. - Customer to use the same claim number for all communications. - Surveyor appointment as per regulatory guidelines. - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for. - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.	NA																												

		- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability. - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. • Turn Around Time (TAT) for claims settlement <table><tr><th>S. No</th><th>Stages of claim</th><th>Times lines for settlement of claims</th></tr><tr><td>1.</td><td>Appointment of surveyor, if applicable.</td><td>Immediately, in any case within 24 hours of the receipt of intimation from the insured.</td></tr><tr><td>2.</td><td>Submission of survey report</td><td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td></tr><tr><td>3.</td><td>Settlement of claim</td><td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td></tr></table> • Escalation Matrix when TAT is not satisfied: Grievance Redressal Generali Central	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured.	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3.	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
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13	Grievance Redressal and Policy holders Protection	• State the brief details of Protection of Policyholder's Interest- Policies Generali Central • Details of Grievance Redressal Officer of the Insurer- gcicare@generalicentral.com • Bima Bharosa Portal- https://bimabharosa.irdai.gov.in/ • Ombudsman- https://www.cioins.co.in/Ombudsman	NA												
14	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 • Non-disclosure of material information may affect the claim settlement. Material information is very subjective and below are few examples: • Risk location • Security measures • Risk occupancy • Case specific material facts or risk details	NA												

Declaration by the Policy Holder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is juridical person)

(Stamp of the legal entity)

Note:

- i. Website link for documents:- <https://generalicentralinsurance.com/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.