

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

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

SI No	Title	Description	Policy / Clause Number
1	Product Name	Acko Bharat Sookshma Udyam Suraksha	
2	Unique Identification Number (UIN)	IRDAN157RP0012V01202021	
3	Structure	Benefit payment basis/Reinstatement value basis	
4	Interests Insured	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 in India where the total 'value at risk' does not exceed ₹ 5 Crore (Rupees Five Crore) across all insurable asset classes at any one location at the commencement of the insurance.	
5	Sum Insured / Motor Insured Declared Value	Please refer your policy schedule for the details of Sum Insured applicable to your policy.	
6	Policy Coverage	<p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</p> <p>Bharat Sookshma Udyam Suraksha offered by Acko provides insurance cover for physical loss or damage, or destruction caused to the Insured Property by the following unforeseen events occurring during the Policy Period:</p> <ul style="list-style-type: none"> • Fire, including due to its own fermentation, or natural heating, or spontaneous combustion. • Explosion or Implosion • Lightning • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Subsidence of the land on which Your Premises stand, Landslide, Rockslide • Bush fire, Forest fire and Jungle fire • 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.), • Missile testing operations Riot, Strikes, Malicious Damages • Acts of terrorism (Coverage as per Terrorism Clause attached) 	Clause B. Insured Events

		<ul style="list-style-type: none"> Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events. <p>In built coverages under Bharat Sookshma Udyam Suraksha</p> <ul style="list-style-type: none"> Additions, alterations or extensions Stocks at many locations on floater Basis Temporary removal of stocks Cover for Specific Contents Start-Up Expenses Professional Fees Cost for Removal of debris Costs compelled by Municipal Regulations <p>In addition to Standard and In-Built Coverages under the Bharat Sookshma Udyam Suraksha offered by Us, We also have Standard Clauses/Add-ons attached to the base Policy Wordings which will ensure complete coverage to the Insured's Property.</p> <p>Standard Add-ons</p> <ul style="list-style-type: none"> Declaration Policy for Stocks <p>Standard Clause</p> <ul style="list-style-type: none"> Agreed Bank Clause 	Clause C. The Standard Cover
7	Add-on Cover	Not Applicable	
8	Loss Participation	Deductibles/Excess will be as specified in the Policy Schedule.	
9	Exclusion	<p>Please refer Policy wordings and Policy Schedule for section specific exclusions.</p> <p>General Exclusion applicable to the Policy</p> <p>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:</p> <ol style="list-style-type: none"> i. 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 policy. ii. 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 	Clause D. Exclusions, that is, what We do not cover

		<p>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.</p> <ol style="list-style-type: none"> 4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature. 5. 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. 6. Your Premises or any Insured Building remaining 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. 7. 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. 8. 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. 9. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. 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 	
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10	Special Conditions and Warranties (if any)	As mentioned in the Policy schedule.	
11	Admissibility of Claim	<p>The claim will be admissible if insurance cover for physical loss or damage, or destruction caused to Insured Property by the Perils /unforeseen events occurring during the Policy Period as mentioned in the coverages and Policy wordings.</p> <p>Reporting of Loss Occurrence: Call our Helpline numbers 1800-266-2256 or Email us - hello@acko.com. Notice shall be given to the Company immediately upon the occurrence of any loss in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.</p> <p>Obligation to take care: You must:</p> <ul style="list-style-type: none"> • ensure that unauthorised persons do not occupy Your Premises. • whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force. <p>Situations where your Claim might get Rejected:</p> <ul style="list-style-type: none"> • Damage due to wilful negligence • Unlawful occupation activities • If a claim is in any respect fraudulent, or if any declaration is made or used in support false thereof, or if any fraudulent means. 	

		<ul style="list-style-type: none"> Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p>Sample Claim Calculation process Value of Dwelling- Rs. 100000 Sum insured Opted - Rs 100000 Deductible/ Excess – Nil Loss of property during the Policy Period – INR 50000 Total Admissible claim amount as per Policy terms and Condition – INR 50000 Claim payable under the policy – INR 50000</p> <p>Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
12	Policy Servicing - Claim Intimation and Processing	<p>To intimate us about your claim and query related to policy,</p> <ul style="list-style-type: none"> Call us on 1800 266 2256 or Mail us on hello@acko.com or website www.acko.com/gi Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102 Details of your policy must be provided along with the intimation. TAT (turn around time) for settlement of the claim will depend on the nature of claim. 	
13	Grievance Redressal and Policyholders Protection	<p>Company Officials: Acko General Insurance Limited, 2nd floor, #36/5, Hustlehub One East, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka – 560102 Our website: www.acko.com/gi Email: grievance@acko.com Toll Free:1800 210 4990(Operating hours: 10 AM – 7 PM, all days of the week)</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Chief Grievance Officer:</p> <p>Email: gro@acko.com</p> <p>The Chief Grievance Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved within 14 days of lodging a complaint with us and you wish to pursue other avenues for redressal of grievances, you may approach IRDAI by calling on the Toll-Free no. 155255 or you can register an online complaint on the website https://irdai.gov.in/igms1</p>	

14	Obligations of the Policyholder	<ul style="list-style-type: none">Insured is at obligation to disclose all material information at the time of purchasing the policy.In the event of misrepresentation, mis- description or non-disclosure of any material fact by the Insured, the Policy shall be void and entire premium will be forfeited. And also claim if any reported will be rejected.In case of any changes/modification/addition to the already declared information, the same needs to be get endorsed in the policy through endorsement immediately to avoid Claim rejection.	
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Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)