



Contractor's All Risks Insurance Policy

Customer Information Sheet

S. No.	Title	Description
1	Product	Contractor's All Risks Insurance Policy
2	What am I covered for	<p>Contractor's All Risks (CAR) policy covers a broad spectrum of risks to which a civil construction project is exposed to from the time of arrival of construction material at site till the completion of project. This policy applies to all Risks located in India, for which the value of the Civil Works involved is more than 50 % of the total contract value.</p> <p><u>Scope of Cover</u></p> <p>The policy comprises of two sections:</p> <p>⇒ Section I- Material Damage-covering physical loss, damage or destruction of the insured property by any cause, other than those specifically excluded in the policy.</p> <p>⇒ Section II - Third Party Liability-covering the legal liability of the insured contractor as a result of bodily injury to third party or property damage belonging to a third party.</p> <p><u>Perils Covered</u></p> <p>The coverage is for physical loss or damage to property on an "All Risks" basis, i.e. the policy insures against damage to property in the course of construction by all sudden, accidental and unforeseen causes other than specified excluded perils.</p> <p><u>Extensions</u></p> <p>Cover can be extended to include up to a limit chosen by the Proposer on the following on payment of additional premium where ever applicable</p> <ol style="list-style-type: none"> 1. 50/50 Clause 2. 72 Hours Clause 3. Loss Minimisation expenses. 4. Professional Fees 5. Waiver of Contribution 6. Earthquake 7. Terrorism

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| | | <p>8. Amendment in Firefighting Endorsement</p> <p>9. Loss due to Breakage of Glass
(UIN :IRDAN155CP0021V01201718/A0023V01201718)</p> <p>10. Cover for offsite storage/fabrication
(UIN :IRDAN155CP0021V01201718/A0024V01201718)</p> <p>11. TPL Cover for with or without cross liability extensions
(UIN :IRDAN155CP0021V01201718/A0025V01201718)</p> <p>12. Owners surrounding Property
(UIN :IRDAN155CP0021V01201718/A0026V01201718)</p> <p>13. Escalation Clause
(UIN :IRDAN155CP0021V01201718/A0027V01201718)</p> <p>14. Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight excluding Air Freight
(UIN :IRDAN155CP0021V01201718/A0028V01201718)</p> <p>15. Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight including Air Freight
(UIN :IRDAN155CP0021V01201718/A0029V01201718)</p> <p>16. Cover for Increased Customs Duty
(UIN :IRDAN155CP0021V01201718/A0030V01201718)</p> <p>17. Endorsement for Maintenance visit Cover
(UIN :IRDAN155CP0021V01201718/A0031V01201718)</p> <p>18. Endorsement for Extended Maintenance Cover
(UIN :IRDAN155CP0021V01201718/A0032V01201718)</p> <p>19. Clearance and Removal of Debris
(UIN :IRDAN155CP0021V01201718/A0033V01201718)</p> <p>20. Waiver of Subrogation clause
(UIN :IRDAN155CP0021V01201718/A0034V01201718)</p> <p>21. Continuity of cover
(UIN :IRDAN155CP0021V01201718/A0035V01201718)</p> <p>22. Valuable documents cover
(UIN :IRDAN155CP0021V01201718/A0036V01201718)</p> |
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		<p>23. Limited defective condition exclusion (DE 2) (UIN :IRDAN155CP0021V01201718/A0037V01201718)</p> <p>24. Limited defective condition exclusion (DE 3) (UIN :IRDAN155CP0021V01201718/A0038V01201718)</p> <p>25. Automatic reinstatement (UIN :IRDAN155CP0021V01201718/A0039V01201718)</p> <p>26. Endorsement of Air Freight (UIN :IRDAN155CP0021V01201718/A0055V01201718)</p> <p>27. Construction Machineries Plant and Equipment Extension (UIN :IRDAN155CP0021V01201718/A0056V01201718)</p>
3	What is not Covered	<p>Following are excluded from the scope of the Policy.</p> <p><u>Exclusions</u></p> <p>General Exclusions:</p> <ol style="list-style-type: none"> War and Warlike Operations. Nuclear Reaction, Nuclear radiations or Radioactive contamination. Wilful act or wilful negligence of the insured. Cessation of work whether total or partial. <p>Exclusion Applicable to Section 1 (Material Damage)</p> <ol style="list-style-type: none"> Excess as shown in the Schedule; loss discovered only at the time of taking an inventory; normal wear and tear, gradual deterioration due to atmospheric conditions loss or damage due to faulty design; the cost of replacement, repair or rectification of defective material and/or workmanship the cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage; loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates; any damage or penalties on account of the Insured's non-fulfilment of the terms of delivery or completion under his Contract of construction loss of or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft. <p>Exclusion Applicable to Section II – The Company will not indemnify the Insured in respect of –</p> <ol style="list-style-type: none"> The Excess stated in the Schedule to be borne by the Insured in any one

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		<p>occurrence related to property damage.</p> <p>b) Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;</p> <p>c) Liability consequent upon –</p> <p>(i) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;</p> <p>(ii) Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section - I, or an employee or workman of one of the aforesaid;</p> <p>(iii) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;</p> <p>(iv) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.</p> <p><i>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy document for the full listing)</i></p>
4	<p>General Conditions</p>	<p>1) The truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Company.</p> <p>2) The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.</p> <p>3) a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk b) The Insured shall immediately notify the Company by telephone and in writing of any material change in the risk c) No material alteration shall be made or admitted by the Insured where by the risk is increased unless the continuance of the insurance be confirmed in writing by the Company</p> <p>4) Cancellation by Insured: This insurance may be terminated at the request of the Insured at any time in which case the Company will refund appropriate premium amount subject to the following conditions -</p> <ul style="list-style-type: none"> • Claims experience under the Policy as on date of cancellation should be less than 60 % of reworked premium. • The unexpired period is not less than 3 months or 25 % of the Policy period whichever is less. • Testing period should not have commenced.

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Cancellation by Company: The Company may cancel the policy by sending fifteen days' notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation of the insured then the premium shall be computed in accordance with company's short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.

- 5) In the event of any occurrence, which might give rise to a claim under this Policy, the Insured shall –
- a) Immediately notify the Company by telephone as well as in writing giving an indication as to the nature and extent of loss or damage;
 - b) take all steps within his power to minimize the extent of the loss or damage;
 - c) preserve the parts affected and make them available for inspection by a representative or Surveyor deputed by the Company;
 - d) furnish all such information and documentary evidence as the Company may require;
 - e) inform the Police authorities in case of loss or damage due to theft or burglary.
 - f) Upon notification being given to the Company under this condition the Insured may carry out the repair or replacement of any minor damage not exceeding Rs. 2,500/

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the Company within 14 days of its occurrence.

Note: These are partial listing of General Conditions. For full wordings and full list of General conditions please refer policy wordings.

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5	<p>Claims</p>	<p>In the event of any unfortunate event be rest assured of complete assistance from us. Insured can notify or submit a claim by following way;</p> <ol style="list-style-type: none"> 1. Making a call on Toll Free # 1800 123 0004 OR 2. By sending an E Mail to mycare@dhflinsurance.com OR 3. Through Customer Portal on website www.dhflinsurance.com OR 4. Directly walk-in to office or through an intermediary. <p>During Notification of Claim, information pertaining to Insured, Policy, Occurrence & Loss will be collected.</p> <p>Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.</p> <p>Immediate action to be taken in the event of a loss:</p> <ul style="list-style-type: none"> • Please take all possible steps for loss minimization • Report to the Police in event of malicious damage and/or in event of any crime causing damage to insured property. • Report to the Fire Brigade in event of Fire loss. • Intimate us for arranging inspection of loss • Provide necessary assistance to the Surveyor for inspection of the damaged items, submit claim documents at earliest and take suggested loss minimization steps. • Alter or commence repairs post Surveyor's/ Insurance company's advice only. <p><u>Documents:</u> Generally, below mentioned documents are required to process a claim</p> <ol style="list-style-type: none"> 1. Claim Form duly filled in & signed. 2. F.I.R, if filed. 3. Fire Brigade Report 4. Detailed inventory of Loss with amount. 5. Original Repair /Replacement Bills with receipt. 6. Photographs if taken. <p>(The list of documents furnished herein below is illustrative but not exhaustive. We may request for additional documents depending on the nature and circumstances of loss.)</p>
6	<p>Policy Servicing / Grievances/Complaints</p>	<p><u>Grievance Redressal Procedure:</u> At DHFL General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you.</p>

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You can connect with us on the following channels.

- a. Call us on our Toll Free 1800 123 0004 (From 8 am to 8 pm) for any queries that you may have!
- b. Email your queries to mycare@dhflinsurance.com.
- c. For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@dhflinsurance.com for priority resolution
- d. Visit our website www.dhflinsurance.com to register your policy related requests.
- e. Please walk in to any of our branches or partner locations
- f. You can also dispatch your letters to us at:

DHFL General Insurance Ltd.

2nd Floor, DHFL House,
19, Sahar Road, (Off Western Express Highway),
Ville Parle (East), Mumbai
Maharashtra – 400099

We request you to please mention your complete details:

- Full Name
- Policy Number
- Contact Details

In all your communications, to enable our customer experience expert to connect with you and provide you with quickest possible solution.

We'll ensure to acknowledge your service request within 3 working days and try and resolve it to your satisfaction within 15 working days. That's a promise!

Escalation

Level 1: While we attempt to give you best-in-class and prompt resolution for any concerns, sometimes it may not be perfect. If you feel that you weren't offered a perfect resolution, please feel free to share your feedback with our Manager Customer Experience team at

Manager.CustomerExperience@dhflinsurance.com

Level 2:

If you still are not happy about the resolution provided, then you may please write to our Head Customer Experience and Grievance Redressal Officer at Head.CustomerExperience@dhflinsurance.com.

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		<p>If your concern remains unresolved after having followed the above escalation procedure, then you may please approach the Insurance Ombudsman for Redressal.</p> <p>OMBUDSMAN AND ADDRESSES: Refer the below link http://www.gbic.co.in/ombudsman.html</p>
7	Insured's Obligations	<p>The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy.</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.

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