**Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor,
Unit Number 1B & 2B, LBS Marg, Kurla (West),
Mumbai - 400070, Maharashtra, India
(www.magmainsurance.com)**
**IRDA REG NO. 149 DATED 22nd MAY,2012
CIN: U66000MH2009PLC460693**
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0010V02201314
HOUSEHOLDER'S POLICY

Date : 16/09/2026

To,
Mr DHANESH KUMAR
C/O: RAMCHANDRA PRASAD, C/13, 6. ARUNODAY COLONY,
TRANSPORT NAGAR, KUMHRAR, B.H. COLONY, PO:
B.H.COLONY, ,DIST: PATNA, BIHAR, 800026
PATNA
BIHAR 800026
Mobile:9234364655



Dear Sir/Madam,

Subject: Risk Assumption Letter

Thank you for choosing Magma General Insurance Limited as your preferred General Insurance Company. Please find attached herewith Policy No: P0027400008/4606/100002 which has been issued based on the information received from you and accordingly, the proposal has been processed.

Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require physical policy or any changes in the certificate of insurance cum policy schedule, you are requested to contact us at customercare@magmainsurance.com or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that issued policy is in order and as per proposal.

In line with our commitment to environmental sustainability, we have transitioned to e-policies. If you need a printed copy, please call us at 1800 266 3202 or email us at customercare@magmainsurance.com

The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma General Insurance Limited may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You,
Regards

For Magma General Insurance Limited

Authorised Signatory

Digitally Signed by Siju Nair

Date : 16-Sep-2026 17:19:41 IST

**Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor,
Unit Number 1B & 2B, LBS Marg, Kurla (West),
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UIN: IRDAN149RP0010V02201314

HOUSEHOLDER'S POLICY
SCHEDULE /TAX INVOICE

Policy No.	:	P0027400008/4606/100002
Insured Name	:	Mr DHANESH KUMAR
Address	:	C/O: RAMCHANDRA PRASAD, C/13, 6. ARUNODAY COLONY, TRANSPORT NAGAR, KUMHRAR, B.H. COLONY, PO: B.H.COLONY, ,DIST: PATNA, BIHAR, 800026 PATNA BIHAR 800026 Mobile:9234364655
GST Number	:	Unregistered
CKYC Number	:	XXXXXXXXXX2594
Policy Servicing Office	:	UNIT 508, 5TH FLOOR, PATNA ONE MALL, DAKBUNGLA, CHAURAHA , PATNA -800001 ,BIHAR , PH: (1800) 2663202
Period of Insurance	:	From : 16:34 hrs of 16-Sep-2026 To : Midnight of 15-Sep-2027
Occupancy Details	:	Dwellings

Intermediary Details

Agent / Broker Name & Code	:	**RIYA SINHA / AGD0007600**
Agent's /Broker's Mobile no.	:	**7011303402**
Agent's /Broker's Email ID	:	**DHANESH534@GMAIL.COM**
Email ID	:	**dhanesh534@gmail.com**

Premium Computation(₹)

Basic Premium	:	1,360.00
Add: Terrorism Premium	:	320.00
Net Premium	:	1,680.00
CGST @ 9%	:	151.20
SGST @ 9%	:	151.20
Final Premium	:	1,982.00

Sum Insured Details

Sections	Sum Insured (₹)
Sec 1 : Fire and Allied Perils-Building and Contents	4,000,000.00
Sec 2 : Burglary and Theft - Contents	500,000.00

For Details, Please refer Annexure

Subject to Clauses(s)/Endorsement(s) as attached herewith:

1. Sabotage and Terrorism Damage Cover

Co-Insurance Details:-

Insurer	Share (%)
Magma General Insurance Limited	100

IN WITNESS WHEREOF This policy has been signed at Mumbai on 16/09/2026

Premium Collection Details :- [Collection No - ReceiptDate - Amount] : P/400008/27/100498362- 16/09/2026 , ₹ 1982
Premium Amount in Word's (₹) :- One Thousand Nine Hundred Eighty-Two Only

For MAGMA GENERAL Insurance Limited

Location : Mumbai
Date : 16/09/2026

DULY CONSTITUTED ATTORNEY
Digitally Signed by Siju Nair
Date : 16-Sep-2026 17:19:41 IST

GST Number of Magma - 10AAGCM1685C1ZY
GST Invoice Number - POL1009270000943
GST Invoice Date - 16/09/2026
Accounting Code for Service - 997137, Other property insurance services

Place of Supply:BIHAR (10)

Whether Tax is payable on Reverse Charge - No
UIN : IRDAN149RP0010V02201314
This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. I/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.
Consolidated Stamp Duty paid towards Insurance Policy Stamps vide Order No. LoA/ENF2/CSD/130/2025/61, Dated 08/01/2026

For detailed policy coverage/terms & conditions please refer the policy document attached herewith.

ANNEXURES ATTACHED TO & FORMING PART OF POLICY NUMBER :- P0027400008/4606/100002
Location Address. :- C/13, ARUNODAY COLONY, TRANSPORT NAGAR, KUMHRAR, B H COLONY PATNA BIHAR PIN - 800026

SECTION 1 : Fire and Allied Perils

Description	Sum Insured (₹)
Building Contents	3,500,000.00
Electrical/Electronic items	250,000.00
Furniture Fixtures Fittings	250,000.00
Total	4,000,000.00

In-built Covers

Coverage	Sum Insured (INR)
Escalation	0.00
EarthQuake Cover	4,000,000.00
Removal of debris in excess of 2% of the claim amount	0.00
Architects, Surveyors and Consulting engineer fees in excess of 5% of the claim amount	0.00
Sabotage Terrorism - Fire	4,000,000.00

Carpet Area Of Structure	Rate for Cost of Construction
1000	3,500.00

SECTION 2: Burglary and Theft Cover

Description	Sum Insured (₹)
Electrical/Electronic items	250,000.00
Furniture Fixtures Fittings	250,000.00
Total	500,000.00

Corporate Office: Magma General Insurance Limited
Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor,
Unit Number 1B & 2B, LBS Marg, Kurla (West),
Mumbai - 400070, Maharashtra, India

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

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

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Policy / Clause Number
1	**Product Name**	**Householder's Package Policy (Retail)**	Policy no. P0027400008/4606/100002
2	**Unique Identification Number (UIN) allotted by IRDAI**	**IRDAN149RP0010V02201314**	
3	**Structure**	Basis of Sum / Insured Limit • Indemnity / Modified Indemnity	
4	**Interests Insured**	Home building, Home contents and Valuable contents of the Insured Electronic equipments, Home Appliances, Plate glass, neon Signs and other contents etc as provided by the Insured and covered Section wise with in the sum insured .	
5	**Sum Insured**	**Sum Insured Details** **Sections** — **Sum Insured (₹)** **Sec 1 : Fire and Allied Perils-Building and Contents** — 4,000,000.00 **Sec 2 : Burglary and Theft - Contents** — 500,000.00 Add-ons Sum insured: As mentioned in the Policy Schedule attached. *(Please refer the Policy Schedule (as attached) for Item wise Sum Insured breakup of each section.)*	
6	**Policy Coverage**	This policy Covers: • Loss or damage to the Home assets of the Insured against Fire, 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 Home Building stands, Landslide, Rockslide, Bush fire, Forest fire, 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, Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations, Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events • Loss or damage to the Home Contents of the Insured against Burglary & Robbery including Theft • Loss or damage to the Jewellery and Valuable of the Insured while lying at home or out of home due to fire, theft, robbery or any other fortuitous event. • Loss or damage to the plate glass, neon sign/ glow sign by accidental means. • Loss or damage to the electronic equipments personal computers, television etc against all risks except for certain exclusion as mentioned in the policy wordings. • Loss or damage to domestic appliances like AC, Fridge etc due to electrical and mechanical breakdown. • Personal accident cover for Insured and Insured's spouse, dependent children and dependent parents. • Legal Liability of the Insured which their domestic help or his / her legal heir may bring to the Insured in case of their injury or death while on duty within the insured premises. • Third party liability against Third party property damage and bodily injury *(Please refer Magma policy wordings of House Holder's Package Policy for detailed coverage, exclusions and conditions of each section.)*	
7	**Add-on Cover**	Below are the main addon covers under the Policy: Escalation EarthQuake Cover Removal of debris in excess of 2% of the claim amount Architects, Surveyors and Consulting engineer fees in excess of 5% of the claim amount Sabotage Terrorism - Fire *(Please refer to the Policy Document for detailed list of add on covers, limits and wordings.)*	
8	**Loss Participation**		
9	**Exclusions**	Below are the main exclusions under the Policy: • Communicable Disease Exclusion Clause • Sanctions, Limitation & Exclusion Clause (LMA 3100) • Cyber Loss Limited Exclusion Clause LMA5410 (amended) • War and Civil War Exclusion • Nuclear Energy Risks Exclusion • Radioactive Exclusion. • Pollution and Contamination Exclusion • Total Asbestos Exclusion • Penalty clauses (i.e. faulty or belated delivery of the insured objects) and guarantees of performance or Production • Retroactive cover in respect of known Natural Peril Events or known incidents or circumstances. *(Please refer to Policy Document for specific and generic exclusions relating to each section.)*	
10	**Special Conditions and Warranties (if any)**	Below are the special conditions & warranties under the Policy: *Subject to Clauses(s)/Endorsement(s) as attached herewith:* **1. Sabotage and Terrorism Damage Cover** *(Please refer to Policy Document for specific conditions & warranties and generic conditions & warranties.)*	
11	**Admissibility of Claim**	**Broad principle of admissibility** • Policy Holder must have insurable interest in the property insured by them. • Loss must be reported to insurer immediately upon its occurrence to provide opportunity of inspection / verification. • Claim must be supported with all facts and documents to establish the loss and damage to property • Wherever surveyor is appointed, complete cooperation must be provided to surveyor to inspect, verify and assess the loss **Broad principle for Denial of claim** • Lack of complete and correct information on claim with supporting documents whether by accident or intentionally. • The claim was not filed in a timely manner • Misrepresentation, mis-description or non-disclosure of any material particular • Any loss which results from willful misconduct of insured **Sample claim calculation process** • Admissible Loss amount (which would be in line with damages observed) • Less: Depreciation (wherever applicable) • Less: Salvage • Less: Underinsurance (if observed) • Less: Excess • Net Assessed Loss • Less: Reinstatement Premium • Less: Reinstatement Premium	
12	**Policy Servicing - Claim Intimation and Processing**	• Toll free / IVRS number of the Insurer - 1800 266 3202 • Website / Email - www.magmainsurance.com • Details of designated company officials to be contacted in time of claim - Loss to be reported at commercialclaims@magmainsurance.com • Turn Around Time (TAT) for claims settlement - Claim shall be settled within 7 working days from receipt of all documents • Escalation Matrix when TAT is not satisfied - concerns may be reported to our customer care team at 1800 266 3202 **Procedure to be followed in case of Loss** • For surveyor's inspection, please preserve all items involved in the claim in 'as is' condition • Follow all the steps to safeguard the damaged / affected property from further deterioration or loss • Dispose Salvage/ Scrap only after a written confirmation from the surveyors / insurers • List of requisite documents shall be shared with you by us within 2 days from date of intimation. Wherever surveyor is appointed such list of required documents shall be shared by surveyor, which you may share at the earliest. • Also share your KYC documents (as per KYC guidelines) along with original cancelled cheque	
		In case, you are dissatisfied with our response, we have a defined grievance handling procedure as mentioned below: The Grievance Redressal Cell of the Company looks into complaints from policyholders. Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of his grievance: Please write to us at customercare@magmainsurance.com, or at the following address:	

13	**Grievance Redressal and Policyholders Protection**	**Customer Service Officer/ Grievance Redressal Officer** **Magma General Insurance Co Ltd** Equinox Business Park, Tower 3, Ambedkar Nagar, 2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West), Mumbai - 400070, Maharashtra, India Ph: 1800 266 3202 An acknowledgement will be sent from the Grievance Redressal Cell within 3 days of receipt of any complaint. Every complaint will be registered, numbered, internally assigned, investigated and the Company's response notified within 15 days of receipt of complaint. Contact details of our 'Grievance Redressal Officer' is available on The Company's website. Further, the Insured may approach the nearest Insurance Ombudsman for redressal of the grievance, if he / she remains dissatisfied with the resolution provided by The Company. List of Ombudsman offices with contact details are attached for ready reference. You may approach the office of Insurance Ombudsman once the stipulated period of 30 days from date of filing the complaint is over. For updated status, please refer to websites www.irdai.gov.in or https://www.cioins.co.in	
14	**Obligations of the Policyholder**	• To disclose all information correctly sought by us 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 our notice immediately. • To disclose correct claims history, nature and cause of loss and corrective measures undertaken, past policy details. • To disclose any existing condition of property which can lead to major claims/damages if any. • Non-disclosure of material information may affect the claim settlement. (Disclosure of other material information during the policy period.)	

Declaration by the Policy Holder

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

Place: PATNA

Date: 16/09/2026

(Signature of the Policyholder)
Digitally Acknowledged

HOUSE HOLDER'S PACKAGE POLICY

In consideration of Your having paid the premium for the policy period stated in the Schedule or for any further period of insurance for which we may accept the payment for renewal of this policy, We will indemnify You on the happening of any insured event, as mentioned under the item "**what we cover**" under each section, to the extent of loss suffered but not exceeding the sum insured and / or limit of liability stated in the schedule of the policy in respect of each item, provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

This policy is an evidence of the contract between you and Magma General Insurance Limited The information furnished by you in the proposal form and the declaration signed by you forms the basis of this contract.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

Definitions

1. **You/Your :** The person (s) named as Insured in the Schedule
2. **We/Us/Our :** Magma General Insurance Limited
3. **Proposal:** The application form you sign for this insurance and/or any other information you give to us or which is given to us on your behalf.
4. **Policy:** Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda if any.
5. **Schedule:** The document which describes you, the cover that applies the Period of Insurance and other details of your policy.
6. **Sum Insured:** It means the amount stated against each item in each section of the Schedule which shall be our maximum liability under this Policy for any one claim or in the aggregate for all claims under each section during the Policy period.
7. **Period of Insurance:** The time period for which the contract of insurance is valid as shown in the Policy Schedule.
8. **Excess/Deductible** The amount stated in each section in the Schedule, which shall be borne by you first in respect of each and every claim made under this Policy. Our liability to make any payment under the Policy is in excess of the Excess/Deductible.
9. **Valuables:** Valuables means (a) gold or silver or any precious metals or articles made from any precious metals (b) watches or Jewellery or precious stones or models or coins or curios, sculptures, stamps, collection of stamps, rare books, medals, moulds, designs or any other collectibles (c) ATM cards, credit cards, (d) works of art
10. **Insured Premises:** The place(s) named in the Schedule where you normally reside.
11. **Market Value:** This is the basis of Sum Insured for household goods other than electrical, mechanical and electronic machines/gadgets under this policy. Market value for household goods means the procurement value of goods from the same or similar source at the time of damage or Loss less appropriate depreciation
12. **Reinstatement Value:**
This is the basis of Sum insured for building and permanent furniture, fixtures and fittings and electrical/mechanical/electronic machines/ gadgets under this Policy. Reinstatement Value represents the replacement value of the asset as New at time of Damage or Loss.
13. **Permanent Furniture, Fixtures & Fittings:** Permanent furniture, fixtures and fittings include false ceiling glass /wooden partitions, wooden/steel cupboards fixed to the walls, electrical tube lights and fans only.
14. **Family :** Family means your spouse and dependant children if ordinarily residing with you.
15. **Accident :** Accident means a sudden, unintended fortuitous, visible and external event.

SECTION 1

COVERAGE

Fire and Allied Perils- Building & Household Contents

You chose this HOUSEHOLDER'S PACKAGE Policy and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

Clause A. This Policy and the Insurance Contract

1. Your Policy: This HOUSEHOLDER'S PACKAGE Policy is a contract between You and Us as stated in the following:
a) This Policy document,
b) The Policy Schedule attached to this Policy document,
c) Any Endorsement attached to and forming part of this Policy document,
d) Any Add-on to this Policy that You may have purchased from Us,
e) The proposals and all declarations made by You or on Your behalf.
2. To whom this Policy is issued and what it covers:
a) This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
b) If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
c) If You have mortgaged, pledged or hypothecated Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.
3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It contains:
a) Your personal details,
b) the Policy Period,
c) the description of Your Insured Property,
d) the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
e) the insurance covers You have purchased,
f) the premium You have paid for these insurance covers,
g) add-on covers opted by You,
h) other important and relevant aspects and information.
4. **Special meaning of certain words:** Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. These words with special meaning are stated in the Policy with the first letter in capitals

Word/s	**Specific meaning**
Bank	A bank or any financial institution
Carpet Area	1. for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit; 2. for any enclosed structure on the same site, it is the net usable floor area of such structure; and 3. for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Cost of Construction	The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows: **a. For residential structure of Your Home including Fittings and Fixtures:** Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule. **b. For additional structures :** the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
Home Contents	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
General Contents	**General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
Valuable Contents	**Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
Insured	The Person/s who has/have purchased Insurance Cover under this Policy.
Insured Property	Your Home Building and Home Contents, or any item of property covered by this Policy.
Kutcha Construction	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.
	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at

Policy Period	Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in **Clause G (III)** of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in **Clause A (3)** of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Spouse	Your wife or husband.
Sum Insured	The amount shown as Sum Insured in the Policy Schedule and as described in **Clause C (4)** and **Clause D (2)** of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
Total Loss	A situation where the Insured Property or item is Completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
We, Us, Our, Insurer	The Magma General Insurance Limited that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
Your Home Building	**Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place described in detail as per Clause C (2) of this Policy.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.
The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	**Column B**
	We cover physical loss or damage, or destruction caused to the Insured Property by	**We do not cover** any loss or damage, or destruction caused to the Insured Property
1	Fire	caused by burning of Insured Property by order of any Public Authority.
2	Explosion or Implosion	-
3	Lightning	-
4	Earthquake, volcanic eruption, or other convulsions of nature	-
5	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7	Bush fire, Forest fire, Jungle fire	-
8	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.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9	Missile testing operations	-
10	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12	Bursting or overflowing of water tanks, apparatus and pipes.	-
13	Leakage from automatic sprinkler installations.	a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.	if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.

Clause C: Home Building Cover

1. What We cover

We cover physical loss or damage, or destruction of **Your Home Building** because of any Insured Event listed in **Clause B** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this Policy. Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under **Clause C (6)** of this Policy while Your Home Building is not fit for living following loss or damage due to an insured event.

2. Your Home Building

a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.
b. Your Home Building includes
b.i. Fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
b.ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
b.ii.a) garage, domestic out-houses used for residence, parking spaces or areas, if any
b.ii.b) compound walls, fences, gates, retaining walls and internal roads,
b.ii.c) verandah or porch and the like,
b.ii.d) septic tanks, bio-gas plants, fixed water storage units or tanks,
b.ii.e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,
b.iii. Any other structure shown in the Policy Schedule.
c. Your Home Building does not include Contents of Your Home.

3. Use for residence

a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.
b. We will not pay if
b.i. Your Home Building is used as a holiday home, or for lodging and boarding, or
b.ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self- employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

4. Sum Insured

a. The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building at the Commencement Date as declared by you and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.
b. If the Policy Period is more than one year, we will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
c. The Sum Insured will be automatically increased each day by an amount representing 1/365th of 10% of Sum Insured at the Policy Commencement Date for annual policies.
d. Restoration of Sum Insured: Except as stated in Clause G (III) (3) (b) of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after we have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

5. What We pay

a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building.
e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
f. In addition to what Clause C (5) (c) of this Policy provides for, We will pay You the following expenses:
f.i. up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
f.ii. up to 2 % of the claim amount for reasonable costs of removing debris from the site.

6. Loss of Rent and Rent for Alternative Accommodation

In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:
a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

Clause D: Home Contents Cover

1. What We cover:
We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **Clause B** of this Policy. **Valuable Contents** of Your Home are not covered under this Policy unless You have purchased the optional cover for the **Valuable Contents.**

2. Sum Insured:
a. The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed/lost completely.
b. The policy has a built-in cover for the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.
c. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
d. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents.
e. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in Clause E (1) (a) of this Policy. f. Restoration of Sum Insured: Except as stated in Clause G (III) (3) (b) of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

3. What We pay
a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
a.i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
a.ii. pay You the cost of replacing that item with a same or similar item, or
a.iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: Additional Covers

1. Optional Covers:
a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):
For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to ₹ 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed ₹ 1 Lakh (Rupees One Lakh).
a.i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.
a.ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.
b. Personal Accident Cover:
In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your spouse, We will pay compensation of ₹ 5,00,000 (Rupees Five Lakh) per person.
In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.

2. Add-ons:
You can opt for an Add-on by choosing from the Add-ons, if any, offered by Us under this product and the ones that You have purchased will be mentioned in the Policy Schedule and the relevant clause/s and/or endorsements will be attached to this Policy.

Clause F. Exclusions (What We do not cover) for all covers under this policy

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:

1. Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance.

2. 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.

3. 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.

4. Pollution or contamination, unless
i. the pollution or contamination itself has resulted from an Insured Event, or
ii. an Insured Event itself results from pollution or contamination.

5. 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.

6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.

7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.

8. Loss or damage to any Insured Property removed from Your Home to any other place.

9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

10. Any reduction in market value of any Insured Property after its repair or reinstatement.

11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.

12. Costs, fees or expenses for preparing any claim.

Clause G. Conditions

I) Your Obligations

1. Make true and full disclosure in the proposal and related documents
a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.
b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.

2. Obligation to take care : You must:
a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
c. ensure that unauthorized persons do not occupy Your Home Building.

3. Inform change in circumstances : You must inform Us immediately if
a. You change Your address,
b. You make any addition, alteration, extension to the structure of Your Home Building,
c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
d. You change the use of Your Home Building.

4. Allow inspection and investigation of claim: You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

5. Make true statements and full disclosure in the claim and related documents : You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

II) Renewal of Policy

1. End of Policy: This Policy will expire at the end of the Policy Period.

2. Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation on Your part.

3. Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

Automatic termination of the Policy
This Policy will automatically end in the following cases:

a. Destruction of Your Home Building: This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

b. Exhaustion of Sum Insured: If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.

c. Change of use of Your Home Building or Home Contents: The Policy will end
c.i. if You change the use of Your Home Building from personal residence to any other purpose, or
c.ii. if You use any item of Home Contents for use that is not personal.

d. Sale of Your Home Building or Home Contents: This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.

e. Effect of death : In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

III) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate notice to Us

a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.

b. You can give notice to any of Our offices or call-centres.

c. You must state in this notice
c.i. the Policy Number,
c.ii. Your name,
c.iii. details of report to the police that You made,
c.iv. details of report to any Authority that You made,
c.v. details of the Insured Event,
c.vi. a brief statement of the loss,
c.vii. particulars of any other insurance of Your Home Building or any of Your Home Contents,
c.viii. details of loss or damage under any Optional Cover or Add-ons,
c.ix. submit photographs of loss or physical damage, wherever possible.

2. Steps to prevent loss and damage

a. You must take all reasonable steps to prevent further loss or damage to Your Home Building and Home Contents.

b. Until We have inspected Your Home Building and Home Contents, and have given Our consent,
b.i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
b.ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
b.iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.

3. Immediate notice to Authorities

a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.

b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. Submit claim

a. Claim form:
a.i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
a.ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.

b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. Establish loss :

a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.

b. When We request,
b.i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
b.ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
b.iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

c. For Optional Cover of Personal Accident, Death Certificate and Post Mortem report (wherever necessary) shall be submitted.

6. Fraudulent claim
If You, or anyone on Your behalf, make a false or fraudulent claim , or support a claim with any false or fraudulent statement or documents:
i. We will not pay,
ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
iii. We can also inform the police, and start legal proceedings against You.

7. Other insurance
a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
b. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
c. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
d. We will ensure that Our actions do not impose any liability on You.

8. Recovery action by Us
a. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this
a.i. without seeking Your consent,
a.ii. in Your name, and
a.iii. whether or not Your loss has been fully compensated.
b. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
c. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

a. You can choose to make changes to the covers of this Policy as may be permitted by Us, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.

b. This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

Clause I. Waiver of Underinsurance

Underinsurance does not apply to the HOUSEHOLDER'S PACKAGE POLICY under fire section of the Policy. Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, the difference will not affect the amount We pay.

Clause J. Other Details

1. Notices
a. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
b. You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

2. Nomination for this Policy
You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: www.magmainsurance.com

3. Applicable law and jurisdiction
This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. Arbitration
If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Clause K. Cyber Loss Limited Exclusion Clause ~ LMA5410 (amended)

1. Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
1.1. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2;
1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

2. Subject to the other terms, conditions and exclusions contained in this insurance agreement, this insurance agreement will cover physical damage to property insured under the original policies and any Time Element Loss directly resulting therefrom where such physical damage is directly occasioned by any of the following perils:

• Fire
• Explosion

Definitions
• Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
• Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
Time Element Loss means business interruption, contingent business interruption or any other consequential losses.

Clause L. Sanction, Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 (re)insurer 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.

Clause M. Communicable Disease Exclusion

1. Notwithstanding any provision, clause or term of this Insurance Contract to the contrary, this Insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
1.2 a pandemic or epidemic, as declared by the World Health Organization or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
2.4 the disease, substance or agent is such:
2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.
For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
3.2 change in consumer behaviour, or
3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Insurance Contract the burden of proving the contrary shall rest in the insured.

SECTION 2

Burglary & Theft

Definitions:

1.**Burglary** : Burglary means the unforeseen and unauthorized entry to or exit from the insured premises by aggressive and detectable means with the intent to steal the contents there from.

2.**Theft** : Theft means the illegal taking of property belonging to another person without his consent with the intention of permanently depriving the other of it.

3.**Household Goods** : Household goods means the personal belongings to you and your family members who permanently reside with you which includes all mechanical and electrical gadgets for personal use and specified in the Schedule

WHAT WE COVER	WHAT WE EXCLUDE
1. Loss or Damage directly caused to • 'Contents' or any part thereof whilst kept in the insured premises • Damage to Insured premises (including reasonable costs for damaged locks at the entry and/or exit points) caused by actual or attempted burglary and/or theft during the policy period.	• Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule • Valuables and cash in safe/Almirah, unless specifically covered in the Schedule • Loss or damage of motor vehicles, trailers unless shown in the schedule • Loss or damage in which you, your family members or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated • Loss or damage resulting from an act of Riot, Strike, Malicious Damage and Terrorism • Damage to glass and sign boards • Live stock • Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained. • Any consequential loss or legal liability • First Rs 2500/- under each and every claim

Special Condition:

Reinstatement of sum insured
Immediately upon happening of loss or damage under the policy, the Sum Insured stated in the schedule shall be reduced by the amount of loss or damage and such reduced sum insured shall be limit in respect of any further damage occurring during the current period of insurance unless we give our consent upon payment of additional premium to reinstate the said sum insured.
Basis of Settlement-:

Subject to Special Condition I above and deductible stated in the Schedule, we may at our option reinstate, replace or repair the assets covered under this Policy which are lost or damaged or pay the amount of Loss/Damage or may join with any other insurer(s) in doing so .

We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case we shall be bound to spend more in reinstatement than it would cost to reinstate the assets as it was at the time of occurrence of such damage, nor more than the limit of liability mentioned under the Schedule.

All claims settlement under this Policy is subject to the following conditions:

1) **When the sum insured represents the value of the assets covered:**

If value of the assets insured under this Policy shall at the time of loss be collectively of greater value than the sum insured opted by you, then you will be considered as being your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition.

2) **When the 'sum insured' represents a fixed proportion of the value of the assets covered:**

If the fixed proportion of value of the assets insured under this Policy shall at the time of loss be collectively of greater value than the sum insured opted by you, then you will be considered as being your own insurer for the difference and shall bear a rate able proportion of the loss accordingly. Every item, if more, than one in the Policy shall be separately subject to this condition.

GENERAL CONDITIONS APPLICABLE TO THE POLICY

1. Notice:

Every notice and communication to us required by or in respect of this policy shall be in writing.

2. Reasonable care:

You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.

3. Mis-description:

This Policy shall be void and premium paid shall be forfeited in the event of mis-representation, mis-description or non-disclosure of any materials facts by you or your representative.

4. Alteration of Risk:

The cover afforded under this policy shall be suspended and no payment shall be made hereunder if:

(a) You carry on any business at the insured premises other than the business stated in the proposal

(b) There is any material changes in the facts and matters stated in the proposal

(c) The ownership of the building, stocks/contents/any other insured property passes from the you to any other person or entity otherwise than by the operation of the law of succession as applicable.

5.A) Claims Procedure:

In the event of any circumstances likely to give rise to a claim you must :

(a) Intimate us as soon as reasonably possible, but in any event within 15 days of the date the incident.

However, in respect of loss or damage under Section 2 (Burglary and Robbery) and Section 3 (Money), the loss must be reported within 24 hours of the happening of any insured event.

(b) Lodge complaint with the local police immediately in case of fire, theft, burglary, riot strike, malicious damage or any other criminal act.

(c) Take all reasonable steps to recover any property which has been lost and protect /safe guard damaged property from further loss or damage.

(d) Provide without expense to us, all proofs, certificates, evidence, assistance or information which we may reasonably require

B) The documents normally required to be submitted in the event of a claim are :

a. Duly completed Claim form

b. Copy of FIR

c. Estimate of loss / repairs

d. Invoice/ Bills/Receipts

e. FR

f. Any other details/documents called for a specific loss

C) RIGHTS AND RESPONSIBILITIES:

1.On the happening of loss or damage to any of the property insured by this policy, the Company may

(a) Enter and take and keep possession of the building or premises where the loss or damage has happened.

(b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.

(c) Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.

(d) Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

5.B) BASIS OF CLAIMS SETTLEMENT:

Unless otherwise specifically stated under the respective section, the basis of settlement shall be as under:

Where a damaged item can be repaired or reinstated at a cost less than the replacement cost then we will indemnify you in respect of expenses necessarily incurred to restore the affected item to its state immediately prior to the happening of the insured event.

In case of a total loss, we will pay you in respect of restoration or replacement costs should it not be market value, it appears to be replacement by new??. We shall not be bound to reinstate or restore exactly or completely but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured even.

Unless otherwise expressly stated in particular section, if the value of the insured property shall at the time of any insured event be collectively of greater value than the sum insured thereon then you shall be considered as your own insurer of the difference and shall bear a rateable proportion of the loss or damage. Each item if more than one shall be separately subject to this condition

6. Cancellation

This policy may be terminated by You at any time by giving Us notice in writing. If You cancel the policy, We will

a) Refund the proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

b) Refund the premium for the unexpired policy period, if the term of the policy is more than one year and the risk coverage for such policy years has not commenced.

We can cancel this policy during the policy period by giving notice of minimum 7 days to You only on the grounds of established fraud committed by You.

7. FRAUD

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under the policy or if loss or damage be occasioned by the willful act or with your connivance, all benefits under this policy shall be forfeited.

8. Contribution:

If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by you or by any other person on your behalf covering the same property We shall not be liable to pay or contribute more than its rateable proportion of such loss .

9. Subrogation:

You shall at our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or obtaining relief or indemnify from the other parties to which we shall be or would become entitled or subrogated upon our paying or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after we indemnify your loss or damage

10. Arbitration

For Individual insured and their families - Arbitration Clause is not applicable.

For other insureds such as entities other than individuals and will include firms, companies, trusts etc.
Arbitration Clause - "The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

11. Disclaimer Clause

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

12. Geographical Limits:

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this policy shall be settled in Indian Rupees only.

13. Salvage:

Salvage is the amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount

14. Insurance Ombudsman:

We shall endeavour to promptly and effectively address Your grievances. In the event you are dissatisfied with the resolution of Your grievance or complaint, You may approach the Insurance Ombudsman located nearest to You.

GENERAL EXCLUSIONS APPLICABLE TO THE POLICY

1) Radioactive contamination:

Any loss, damage or legal liability directly or indirectly caused by:

(a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste arising from burning nuclear fuel; or

(b) the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

2) War Risks:

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event.

War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

3) Sonic bangs:

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects traveling at or above the speed of sound.

4) Pollution and/or Contamination:

Loss, destruction or damage caused to the insured property by pollution or contamination excluding
- Pollution or contamination which itself results from a peril hereby insured against
- Any peril hereby insured against which itself results from pollution or contamination

5) Gradually occurring losses:

Loss or damage by wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process of cleaning , dyeing, repair, alteration or restoration.

6) Wilful Act:

Loss or damage caused by or arising out of wilful act of the insured or any person acting on his/her behalf including circumstance, fact or matter you are or ought to be reasonably aware prior to the commencement of this contract.

7) Accidental External means:

Loss or damage caused by arising out of accidental external means other than due to those perils covered

8) Consequential Losses

Loss by delay, loss of market, loss of goodwill and / or any other consequential or indirect loss or damage not covered under Section 11 where is section 11?.

9) Public Authority
- Loss, destruction or damage caused to the property insured by burning by order of any Public Authority
- Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority

10) Liability;
a) Liability more specifically insured elsewhere
b) Liability arising out of Asbestosis or any matter related to or arising out of the sale, manufacture, production, distribution or the like of asbestos.

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Forming part of Policy No: P0027400008/4606/100002

Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)

INSURING CLAUSE

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:

   (i) voluntary abandonment or vacation,

   (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of sabotage and/or terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
18. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;
19. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;
20. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.
21. loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;
22. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

LIMIT OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 25,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 25,000,000,000/- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 25,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 25,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS*

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000
*Whichever is applicable

ADD ON COVERS

It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 25,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 25,000,000,000.

In respect of sabotage and/or terrorism cover for long term dwellings, limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 4,000,000,000/- whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 4,000,000,000/-

MID TERM COVER

In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of sabotage and/or terrorism occurring during the first 15 (fifteen) days from the date of granting such cover. There should be no known or recorded/reported losses from ground up including threats/hoaxes from date of inception of policy to the date of granting such cover.

SANCTION, LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 (re)insurer 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.

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Sabotage and/or Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.
Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

Branch List

ZONE	REGION/STATE	LOCATIONS	MAILING ADDRESS
CENTRAL	CHATTISGARH	BILASPUR	1ST FLOOR, INDIRA TOWER, VYAPAR VIHAR, MAIN ROAD,,BILASPUR,CHATTISGARH,PIN-495001
CENTRAL	CHATTISGARH	BHILAI	BLOCK NO. 28, 1ST FLOOR, SHIVANTH COMPLEX, G E ROAD, BESIDES BHILAI NAGAR NIGAM,SUPELA, BHILAI,,DURG,CHATTISGARH,PIN-490023
CENTRAL	CHATTISGARH	KORBA	1ST FLOOR, MOTI BHAVAN, PLOT NO. 60,WARD NO. 9, TRANSPORT NAGAR, KORBA,KORBA,CHATTISGARH,PIN-495677
CENTRAL	CHATTISGARH	RAIPUR	1ST FLOOR, PUJARI CHAMBER, BLOCK A1, DHARAM NAGAR,TAGORE NAGAR, ABHANPUR ROAD,,RAIPUR,CHATTISGARH,PIN-492001
CENTRAL	MADHYA PRADESH	JABALPUR	3RD FLOOR, IC TOWER, 1810, NARMADA ROAD, NEAR KATANGA SQUARE,PANDIT BANARSIDAS BHANOT WARD,,JABALPUR,MADHYA PRADESH,PIN-482001
CENTRAL	MADHYA PRADESH	BHOPAL	OFFICE NO. 9, 5TH FLOOR, MAPLE HIGH STREET, VIDYA NAGAR PHASE 2,HOSHANGABAD ROAD,,BHOPAL,MADHYA PRADESH,PIN-462026
CENTRAL	MADHYA PRADESH	GWALIOR	UNIT NO. 34, 3RD FLOOR, PACIFIC TOWER,KAILASH VIHAR, CITY CENTRE,GWALIOR,MADHYA PRADESH,PIN-474011
CENTRAL	MADHYA PRADESH	INDORE	OFFICE NO. 511, 5TH FLOOR, BENCHMARK BUSINESS PARK, BLOCK A3 PU4,SCH NO. 54, BOMBAY HOSPITAL LINK ROAD, VIJAY NAGAR,,INDORE,MADHYA PRADESH,PIN-452010
CENTRAL	CHATTISGARH	AMBIKAPUR	1ST FLOOR, NEELKANTH COMPLEX, KHASRA NO. 243/218,MG ROAD, OPP. PG COLLEGE, AMBIKAPUR,,SURGUJA,CHATTISGARH,PIN-497001
EAST	WEST BENGAL	SILIGURI	SHOP NO. 28, 2ND FLOOR, CITY PLAZA, SEVOKE ROAD,OPP. PAYEL CINEMA, JALPAIGURI,,DARJEELING,WEST BENGAL,PIN-734001
EAST	WEST BENGAL	KOLKATA-ANUJ CHAMBERS	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA ZONE	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA-DCPL	4TH FLOOR, DEVELOPMENT HOUSE,24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	MALDA	2ND FLOOR, IIFL BUILDING, 308/198/246, WARD NO. 18, R K PALLY (S),OPPOSITE BIG BAZAR, NH-34, RATHBARI,,MALDA,WEST BENGAL,PIN-732101
EAST	WEST BENGAL	KHARAGPUR	1ST FLOOR, NEW SAI COMPLEX, BESIDE KHARAGPUR COLLEGE, INDIA OT ROAD,,WEST MEDINIPUR,WEST BENGAL,PIN-721305
EAST	ASSAM	GUWAHATI	2ND FLOOR, F FORT, SOUTH SARANIAULUBARI, G S ROAD, GUWAHATI, ASSAM,KAMRUP,ASSAM,PIN-781007
EAST	BIHAR	GAYA	2ND FLOOR, 45/79 SWARAJYA PURI ROAD, ABOVE STATE BANK OF INDIA, PO AND GPO,,GAYA,BIHAR,PIN-823001
EAST	BIHAR	MUZAFFARPUR	1ST FLOOR, BOB BUILDING, KALAMBAGH ROAD CHOWK, ABOVE BANK OF BARODA,P. O. MUZAFFARPUR -HPO,,MUZAFFARPUR,BIHAR,PIN-842001
EAST	BIHAR	PATNA	UNIT 508, 5TH FLOOR, PATNA ONE MALL, DAKBUNGLA, CHAURAHA,PATNA,BIHAR,PIN-800001
EAST	ORISSA	BERHAMPUR	1ST FLOOR, "RUPAVATI COMPLEX", OPPOSITE ICICI BANKDHARMA NAGAR, MAIN ROAD,GANJAM,ORISSA,PIN-760001
EAST	ORISSA	BHUBANESHWAR	1ST FLOOR, PLOT NO-1207/2777, ANAND PLAZA, ANAND BRAHMESWAR BAG,TANKAPANI ROAD,,KHORDHA,ORISSA,PIN-751018
EAST	ORISSA	JEYPORE	R.K.TOWERS, 1ST FLOOR, M.G.ROADDIST- KORAPUT, P.O.:-JEYPORE,KORAPUT,ORISSA,PIN-764001
EAST	ORISSA	SAMBALPUR	3RD FLOOR, PLATINUM CHAMBER, BUDDHA RAJA, SAMBALPUR,,SAMBALPUR,ORISSA,PIN-768004
EAST	TRIPURA	AGARTALA	2ND FLOOR, OM NIVASH, NETAJI CHOWMUHANI, AGARTALA (WEST),,WEST TRIPURA,TRIPURA,PIN-799001
EAST	JHARKHAND	DHANBAD	2ND FLOOR, SUN RISE HOTEL COMPLEX, BANK MORE, KATRAS ROAD, OPP. BARA GURUDWARA,,DHANBAD,JHARKHAND,PIN-826001
EAST	JHARKHAND	JAMSHEDPUR	3RD FLOOR, PADMALAYA BUILDING, H. NO. 17 AND 18,RAM MANDIR GARAGE AREA, BISTUPUR,EAST SINGHBHUM,JHARKHAND,PIN-831001
EAST	JHARKHAND	RANCHI	OFFICE NO. 303, 3RD FLOOR, JOKHIRAM CHAMBERS, MAIN ROAD, OPPOSITE GEL CHURCH COMPLEX,,RANCHI,JHARKHAND,PIN-834001
EAST	WEST BENGAL	HOWRAH	6TH FLOOR, PARMAR HOUSE, P-4 DOBSON LANE,NEW HOWRAH BRIDGE APPROACH ROAD, POLICE STATION GOLABARI,,HOWRAH,WEST BENGAL,PIN-711101
EAST	WEST BENGAL	BARASAT	1ST FLOOR, RAHMANIA BUILDING, 87 JESSORE ROAD (NORTH),NORTH 24 PARGANAS,NORTH 24 PARGANAS,WEST BENGAL,PIN-700124
EAST	WEST BENGAL	DURGAPUR	2ND FLOOR, KAWALITY HOTEL COMPLEX, NEAR BHIRINGI MORE,,BARDHAMAN,WEST BENGAL,PIN-713213
EAST	WEST BENGAL	ASANSOL	UNIT B401, 4TH FLOOR, B BLOCK, BUILDING P. C. CHATTERJEE MARKET, RAMBHANDHU TALA,BARDHAMAN,WEST BENGAL,PIN-713303
NORTH	UTTARAKHAND	DEHRADUN	UNIT F-2, 112/88, 1ST FLOOR, NCR PLAZA, NEW CANTT ROAD, DEHRADUN,DEHRADUN,UTTARAKHAND,PIN-248001
NORTH	DELHI	NEW DELHI- KIRTI NAGAR	UNIT NO. A-2, 2ND FLOOR, KIRTI NAGAR, NAJAFGARH ROAD, NEAR KALRA HOSPITAL,,NEW DELHI,DELHI,PIN-110015
NORTH	DELHI	NEW DELHI-SANT NAGAR	3RD FLOOR, M/53, LAJPAT NAGAR II,SOUTH DELHI,DELHI,PIN-110024
NORTH	HARYANA	GURGAON	SCO-386, 1ST FLOOR, SECTOR-29, OPP. IFFCO CHOWK, METRO STATION,,GURGAON,HARYANA,PIN-122001
NORTH	PUNJAB	AMRITSAR	4TH FLOOR, NAGPAL TOWER 1, SITUATED AT SCO-128, DISTRICT SHOPPING CENTER, RANJEET AVENUE,,AMRITSAR,PUNJAB,PIN-143001
NORTH	PUNJAB	JALANDHAR	SCO NO. 28-29, PUDA COMPLEX, OPP. TEHSIL COMPLEX, NEAR AXIS BANK LIMITED,,JALANDHAR,PUNJAB,PIN-144001
NORTH	PUNJAB	LUDHIANA	UNIT NO. FUF-6 & 7, 4TH FLOOR, KUNAL TOWER, B-XIX/88, MALL ROAD,,LUDHIANA,PUNJAB,PIN-141001
NORTH	RAJASTHAN	JAIPUR	1ST FLOOR, GEM TOWER, PLOT NO. 42-A, BARWARA HOUSE COLONY,CIVIL LINES, JAIPUR,,JAIPUR,RAJASTHAN,PIN-302006
NORTH	RAJASTHAN	JODHPUR	TOP FLOOR, ADARSH SOCIETY, PLOT NO. 27/39, 40,ITI CHORAHA, SHASTRI CIRCLE,,JODHPUR,RAJASTHAN,PIN-342003
NORTH	RAJASTHAN	UDAIPUR	OFFICE NO. 205, 2ND FLOOR, RAJ TOWER 222/21, SAHELI MARG,NEAR UIT CIRCLE,,UDAIPUR,RAJASTHAN,PIN-313001
NORTH	UTTAR PRADESH	ALLAHABAD	SHOP NO. 28, 3RD FLOOR, KHARBANDA COMPLEX, NAWAB YUSUF ROAD,KHARBANDA CHAURAHA, CIVIL LINES, PRAYAGRAJ,,ALLAHABAD,UTTAR PRADESH,PIN-211001
NORTH	UTTAR PRADESH	NOIDA	1ST FLOOR, PLOT NO. H-1A/14, ABOVE BURGER KING, SEC 63, NOIDA,,NOIDA,UTTAR PRADESH,PIN-201307
NORTH	UTTAR PRADESH	LUCKNOW	UNIT 302 & 303, 3RD FLOOR, CYBER HEIGHTS, VIBUTI KHAND, GOMTI NAGAR,LUCKNOW,UTTAR PRADESH,PIN-226010
NORTH	UTTAR PRADESH	VARANASI	2ND FLOOR, KUSH COMPLEX, D. 58/9-A-1-K, SIGRA,VARANASI,UTTAR PRADESH,PIN-221010
NORTH	CHANDIGARH	CHANDIGARH	2ND FLOOR, SCO 147-148, SECTOR 9C, MADHYA MARG,,CHANDIGARH,CHANDIGARH,PIN-160017
NORTH	RAJASTHAN	BIKANER	2ND FLOOR, G K TOWER, NEAR BHARAT PETROL PUMP, AMBEDKAR CIRCLE,,BIKANER,RAJASTHAN,PIN-334001
SOUTH	ANDHRA PRADESH	RAJAHMUNDRY	OFFICE NO. SF B, 2ND FLOOR, PILLI MUNAYYA ENCLAVE,75-6-26, PRAKASH NAGAR MAIN ROAD, DANAVIPETA,,EAST GODAVARI,ANDHRA PRADESH,PIN-533103
SOUTH	ANDHRA PRADESH	KURNOOL	SHOP NO. 10 & 11, DOOR NO. 40-384-10 AND 40-384-113RD FLOOR, U CON PLAZA, PARK ROAD,,KURNOOL,ANDHRA PRADESH,PIN-518001
SOUTH	TELANGANA	HYDERABAD-LB NAGAR	2ND FLOOR, SWARNA PLAZA, PLOT NO. 64/B,SR. NO. 141 TO 144, NAGOLE MAIN ROAD,,HYDERABAD,TELANGANA,PIN-500029
SOUTH	TELANGANA	HYDERABAD-AMEERPET	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,,HYDERABAD,TELANGANA,PIN-500016
SOUTH	TELANGANA	HYDERABAD ZONE	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,HYDERABAD,TELANGANA,PIN-500016
SOUTH	PONDICHERRY	PONDICHERRY	2ND FLOOR,SARABAR PLAZA,NO 110,VILLIANUR MAIN ROAD,PONDICHERRY,PONDICHERRY,PIN-605010
SOUTH	TAMILNADU	TIRUNELVELI	UNIT 43R, 1ST FLOOR, JEYAM COMPLEX, TRIVANDRUM ROADKULVANIGARPURAM, PALAYAMKOTTAI,,TIRUNELVELI,TAMILNADU,PIN-627002
SOUTH	TAMILNADU	TRICHY	GROUND FLOOR, KINGSTONE PARK, 19/1, PUTHAR HIGH ROAD, RAMALINGA NAGAR, WORALYUR,,TIRUCHIRAPPALLI,TAMILNADU,PIN-620017
SOUTH	TAMILNADU	SALEM	3RD FLOOR, SHANTHI PLAZA, NO. 1/5, BRINDAVAN ROAD, NEAR SKS HOSPITALFAIRLANDS, SALEM,SALEM,TAMILNADU,PIN-636004
SOUTH	TAMILNADU	MADURAI	1ST FLOOR, PKN RESIDENCY, OLD NO. 218A, NEW NO. 27,THENI MAIN ROAD, PP CHAVADI,,MADURAI,TAMILNADU,PIN-625016
SOUTH	TAMILNADU	COIMBATORE	UNIT NO. 218/2-2, 2ND FLOOR, BRINDABAN BUILDING, T V SWAMY ROAD,R S PURAM, COIMBATORE,COIMBATORE,TAMILNADU,PIN-641002
SOUTH	TAMILNADU	CHENNAI 2	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,,CHENNAI,TAMILNADU,PIN-600031
SOUTH	TAMILNADU	CHENNAI 1	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,CHENNAI,TAMILNADU,PIN-600031
SOUTH	KERALA	TRISSUR	2ND FLOOR, GLOBAL PLAZA, OLD BUILDING NO. 458 AND OLD WARD NO. 19NEW BUILDING NO. 941, NEW WARD NO. 38, VANICHIKULAM ROAD, POOTHOLE, THRISSUR,,THRISSUR,KERALA,PIN-680004
SOUTH	KERALA	CALICUT	UNIT NO. C2, 2ND FLOOR, TRINITY ARCADE, 65/2216, SURVEY NO. 19/3, NEAR CHRISTIAN COLLEGE,KANNUR ROAD, NADAKKAVE, KALATHINKUNNU DESOM, KOZHIKODE,KOZHIKODE,KERALA,PIN-673011
SOUTH	KERALA	KOTTAYAM	3RD FLOOR, PULIMOOTTIL ARCADE, P.B. NO. 194, K.K. ROAD, KANJIKUZHI,KOTTAYAM,KOTTAYAM,KERALA,PIN-686004
SOUTH	KERALA	COCHIN	1ST FLOOR, PALLIPATT ILLOM, NO. 62/6451 B1, KOSHY AVENUE ROAD,ERNAKULAM,KERALA,PIN-682011
SOUTH	KARNATAKA	MYSORE	2ND FLOOR, CHANDRODAYA COMPLEX, PROPERTY NO. 5 & 5/1,MAIN ROAD, FIRST BLOCK, JAY LAXMI PURAM,,Mysuru,KARNATAKA,PIN-570012
SOUTH	KARNATAKA	HUBLI	1ST FLOOR, CENTRAL BUILDING, CTS NO. 4614, B/2B-1, VIDYANAGAR,HUBLI,,DHARWAD,KARNATAKA,PIN-580021
SOUTH	KARNATAKA	MANGALORE	UNIT NO. 308 & 309, 3RD FLOOR, JANVI PLAZA, K.R.R. RAO ROAD, KARANGALPADY,MANGALORE,DAKSHINA KANNADA,KARNATAKA,PIN-575003
SOUTH	KARNATAKA	BANGALORE-J C ROAD	1ST FLOOR, JANARDHAN TOWERS, 133/2, RESIDENCY ROAD,,BANGALORE,KARNATAKA,PIN-560025
SOUTH	KERALA	TRIVANDRUM	3RD FLOOR, U. K. EDIFICE, T/C NO. 43/657(3),VALIYASALA CHALAI POST, THIRUVANANTHAPURAM,THIRUVANANTHAPURAM,KERALA,PIN-695036
SOUTH	ANDHRA PRADESH	GUNTUR	1ST FLOOR, SRI NILAYAM, DR NO. 6-10-27, 10/1, ARUNDALPET,,GUNTUR,ANDHRA PRADESH,PIN-522002
SOUTH	TELANGANA	KARIMNAGAR	UNIT NO. 11, 1ST FLOOR, AL BARKATH CITY CENTER,I. B. CHOWRASTA, SAWARAN STREET,KARIMNAGAR,TELANGANA,PIN-505001
SOUTH	TELANGANA	KHAMMAM	1ST FLOOR, SRI LAXMI NILAYAM, H. NO. 5_5_189/36,SAMBANI NAGAR, KHAMMAM MUNCIPAL CORPORATION,,KHAMMAM,TELANGANA,PIN-507001
SOUTH	ANDHRA PRADESH	VIJAYAWADA	UNIT NO. 125, 1ST FLOOR, SIR VIDHYANAILAYAM, FUN TIME CLUB ROAD,, TEACHERS COLONY, DOOR NO. 59 A- 17/2-6A,,KRISHNA,ANDHRA PRADESH,PIN-520010
SOUTH	ANDHRA PRADESH	NELLORE	2ND FLOOR, BJ TOWERS 2, VRC CENTRE, JAWAHARLAL NEHRU ROAD,OPPOSITE YES BANK, ABOVE TAMIL NADU BANK,Sri Potti Sriramulu Nellore,ANDHRA PRADESH,PIN-524001
SOUTH	ANDHRA PRADESH	VISAKHAPATNAM	SHOP NO. 3, 2ND FLOOR, SRI PRASADI POLAYYA COMPLEX, 48-14-92TULASIPETA, SRI NAGAR, RAMA TALKIES JUNCTION,,VISAKHAPATNAM,ANDHRA PRADESH,PIN-530013
SOUTH	TELANGANA	WARANGAL	SHOP NO 7, BLOCK C, 2ND FLOOR, KANDAKATLA SQUARE, 5-11,5-4 & 504, KUC X ROAD, NAIMNAGAR,Warangal (urban),TELANGANA,PIN-506009
WEST	MAHARASHTRA	MUMBAI-THANE	UNIT 207, 2ND FLOOR, SAI PLAZA COMMERCIAL CO-OP SOCIETY, OPP. CINE WONDER MALL,,THANE,MAHARASHTRA,PIN-400607
WEST	GUJARAT	MEHSANA	S/1, 2ND FLOOR, SIGMA OASES, NEAR HDFC BANK, MEHSANA,AHMEDABAD HIGHWAY, NEAR RAJKUMAR PETROL PUMP,,MEHSANA,GUJARAT,PIN-384001
WEST	MAHARASHTRA	MUMBAI-PANVEL	MUNOTH EMPRESS, 3RD FLR, OFFICE NO: 312, FINAL PLOT N0.189,NEAR ABEDKAR STATUE, OPP PANVEL BUS STAND,RAIGAD,MAHARASHTRA,PIN-410206
WEST	MAHARASHTRA	PUNE	5TH FLOOR, BUILDING AMAR AVINASH CORPORATE CITY, BUND GARDEN ROAD, ABOVE HSBC BANK,,PUNE,MAHARASHTRA,PIN-411001
WEST	MAHARASHTRA	NASHIK	4TH FLOOR, AVDHOOT ADHAAR, GANGAPUR ROAD, OLD GANGAPUR NAKA,NASIK,MAHARASHTRA,PIN-422005
WEST	MAHARASHTRA	NAGPUR	2ND FLOOR, AMBAR, 22/B, TILAK NAGAR NAWAB AREA,HOUSE NO 736,,NAGPUR,MAHARASHTRA,PIN-440010
WEST	MAHARASHTRA	MUMBAI-EQUINOX-(HO)	UNIT NO. 1B & 2B, 2ND FLOOR, EQUINOX BUSINESS PARK, TOWER 3, LBS MARG,KURLA (WEST),,MUMBAI,MAHARASHTRA,PIN-400070
WEST	MAHARASHTRA	MUMBAI-MALAD	OFFICE NO. 301, 3RD FLOOR, KALPATARU PLAZA,CHINCHOLI BUNDER ROAD, NADIAWALA COLONY 2, MALAD (WEST),,MUMBAI,MAHARASHTRA,PIN-400064
WEST	MAHARASHTRA	MUMBAI-GHATKOPAR	KHODAL CHAMBERS, 2ND FLOOR, UNIT 203 & 204 R B MEHTA MARGNR. DHANJI DEVSHI MUNICIPAL SCHOOL, GHATKOPAR (E),MUMBAI,MAHARASHTRA,PIN-400077
WEST	MAHARASHTRA	MUMBAI-NAHUR	UNIT NO. 63, 6TH FLOOR, DER DEUTSCHE PARKZ, NEAR NAHUR RAILWAY STATION, BHANDUP,,MUMBAI,MAHARASHTRA,PIN-400078
WEST	MAHARASHTRA	AURANGABAD	1ST FLOOR, EAST SIDE OF H.S. KANDI CENTER,(CTS NO: 1300D & 13001), JALNA ROAD,,AURANGABAD,MAHARASHTRA,PIN-431001
WEST	GUJARAT	VADODARA	UNIT NO. 201/B, 2ND FLOOR, NEPTUNE PRIME, NEXT TO ABS TOWER, OLD PADRA ROAD,,VADODARA,GUJARAT,PIN-390020

WEST	GUJARAT	SURAT	OFFICE NO. 306, 3RD FLOOR, VASHUPUJYA RIO EMPIRE, OPP. PAL ADAJAN,,SURAT,GUJARAT,PIN-394510
WEST	GUJARAT	RAJKOT	OFFICE NO. 308, 3RD FLOOR, TWIN STAR, SOUTH BLOCK,150 FEET RING ROAD, NANA MAVA CHOWK, NEAR SILVER HEIGHTS,,RAJKOT,GUJARAT,PIN-360005
WEST	GUJARAT	BHUJ	2ND FLOOR, SHAH COMMERCIAL, OPP. ARYA SAMAJ MANDIR, LAL TEKRI,,KUTCH,GUJARAT,PIN-370001
WEST	GUJARAT	AHMEDABAD	OFFICE NO. 202, 2ND FLOOR, AURUM AVENUE, MITHAKHALI SIX ROAD, NAVARANGPURA,AHMEDABAD,GUJARAT,PIN-380006
WEST	GOA	PANJIM	UNIT 218, 2ND FLOOR, GERA IMPERIUM II, PATTO, PANJIM,NORTH GOA,GOA,PIN-403001
WEST	MAHARASHTRA	MUMBAI-MIRA ROAD	6TH FLOOR, UNIT NO-604, SAI ARPAN, B-11,SAI COMPLEX, P G VORA ROAD, OPP: SHANTI VIHAR, MIRA ROAD EAST,THANE,MAHARASHTRA,PIN-401107
WEST	MAHARASHTRA	MUMBAI-KALYAN	UNIT NO. 310, 3RD FLOOR, TULSI PARK, BEHIND WAYLE NAGAR BUS STOPNEAR BANK OF MAHARASHTRA, KHADAKPADA BRANCH,THANE,MAHARASHTRA,PIN-421301
WEST	MAHARASHTRA	MUMBAI-VASHI	3RD FLOOR, APEEJAY EXPRESS, PLOT NO. 87,SECTOR 17, VASHI, NAVI MUMBAI,THANE,MAHARASHTRA,PIN-400703
WEST	MAHARASHTRA	SOLAPUR	2ND FLOOR, "JAGJIVAN DAS COMPLEX", 940/1A NORTH SADAR BAZAR,SOLAPUR,MAHARASHTRA,PIN-413003
	MAHARASHTRA	MUMBAI-NAHUR 2	6TH FLOOR, UNIT NO. 61, DER,DEUTSCHE PARKZNAHUR WEST,,MUMBAI,MAHARASHTRA,PIN-400078

Claims process

We at Magma do our best to ensure that your hassles are minimized by keeping the claim process as simple as possible. Here's all that you need to know about our claims procedure for our non-motor policies.

Steps to follow

1. Intimation

- The claim can be intimated to the Call Centre on 1800 266 3202.
- The claim can also intimate to the local Magma office.
- The claim can be intimated by the Insured/ Agent/Broker/ Insured's representatives.
- Request to provide the policy details while intimating the claim.
- The date and time of loss, location and cause must be provided at the time of claim intimation.
- Claims can be reported @ magmainsurance.com, but we request you to intimate the claims as far as possible through the Call Centre for better controls.
- Provide the concerned person's contact details for status updating.

In case of Fire Accidents: (Applicable based on the type of policy)

- Intimate to the Police
- Intimate to Fire Brigade
- Do not disturb the loss scene before the police/survey inspection of the premises
- Take all reasonable steps to recover any property which has been lost and protect /safeguard damaged property from further loss or damage

In case of Theft/ Burglary claims: (Applicable based on the type of policy)

- Intimate to the Police
- Start loss minimization steps and protect the property

In case of Act of God Claims: (Applicable based on the type of policy)

- Intimate to the local bodies
- Intimate to the Police
- Arrange the newspaper cuttings and metrological reports
- Take precautions to safeguard the property to avoid aggravation of loss

In case of Marine claims: (Applicable based on the type of policy)

- If any external damage to the packing observed insist for open delivery
- Take the remarks of the carrier on the BL/LR/RR/AWB
- Lodge a monetary claim on the carrier for any loss for which they are responsible
- Insist for the damage certificate from the carrier
- Take the photographs before opening the packing

2. Registration

- All the claims on the valid policies will be registered by the Call Centre or concerned office and communicate the claim number to the insured/IMD.
- Concerned claims handler contact details will be provided to the insured/IMD for any status updates.

3. Deputation of Surveyor

- Based on the nature and extent of loss the suitable surveyor will be deputed within 24 hours.
- Surveyor contact details will be communicated to the insured/IMD by Magma office immediately.

4. Survey

- Depending on the loss location and travel time the survey will be conducted within 24 hrs. Subject to maximum of 3 days for remote location where travel arrangements are not available.
- Upon the completion of the initial survey the surveyor will guide the insured on Loss minimization and segregation of stocks, if any.

5. Documents

- After the completion of initial inspection, the surveyor will communicate to the insured on the List of Requirement (LOR) cc to Magma.
- Our Claim Forms also contains the list of documents required in general.

6. Survey Report

- Upon the completion of the reinstatement and submission of all documents including the repair bills and payment receipts the surveyor will release his Final Survey Report within 15 days.

7. Claim Settlement

- Upon the receipt of all documents from the insured the claim will be settled within the TAT mentioned below.
- Claim Intimation: Any claim on non-motor policies has to be intimated to the insurance immediately.
- Claim Registration: The claim will be registered if all the required information is provided by the insured or his representative. (4 working hrs.)
- Survey Appointment: Surveyor will be deputed immediately subject to information available on nature and extent of loss. (within 72 hrs.)
- Survey: First inspection will be carried out on the same day if the loss is within the city limits and others will be based on the distance from the major towns. (within 48 hrs.)
- Claim Processing: Claim will be processed within 30 days after receipt of the survey report, documents, and any clarifications from the insured.
- Documentation: Indicative list of documents is provided with the Claim Form and same have to be submitted. Wherever surveyor is appointed list of documents shall be shared by him and all documents as requested by surveyor must be provided.

GRIEVANCE REDRESSAL PROCEDURE

At the outset, we thank you for choosing Magma General Insurance Limited as your insurance provider and hope we are able to meet and exceed your expectations. We also hope that the policy delivered to you is in line with your proposal for insurance. We want to reiterate that providing top class customer service is our motto and we are committed to deliver the same. In case you have any queries/ requests/ clarifications, you can get in touch with our nearest branch or your insurance agent for the same. We request you to quote your policy number is all your communications to us.

In case, you remain dissatisfied with our response, we have a defined grievance handling procedure as below:

The Grievance Redressed Cell of the Company looks into complaints from policyholders. Insured may approach the person nominated as 'Grievance Redressed Officer' with the details of their grievance:

Please write to us at **customercare@magmainsurance.com**, or at the following address:

Customer Service Officer
Magma General Insurance Limited
Equinox Business Park, Tower 3, Ambedkar Nagar,
2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West),
Mumbai - 400070, Maharashtra, India

An acknowledgement will be sent from the Grievance Redressed Cell within 3 days of receipt of any complaint. Every complaint will be registered, numbered, internally assigned, investigated and the Company's response notified within 15 days of receipt of complaint.

Grievance may also be logged at IRDAI Integrated Grievance Management system: https://bimabharosa.irdai.gov.in

Further, the Insured may approach the nearest Insurance Ombudsman for redressal of the grievance, if he / she remains dissatisfied with the resolution provided by The Company. List of Ombudsman offices with contact details are attached for ready reference. You may approach the office of Insurance Ombudsman once the stipulated period of 30 days from date of filing the complaint is over. For updated status, please refer to websites www.irdai.gov.in or https://www.cioins.co.in/

Office of the Ombudsman	Contact Details	JURISDICTION
AHMEDABAD	Jeevan Prakash Building, 6th floor, Near S.V.College Relief Road, Tilak Marg, Ahmedabad - 380 001. Gujarat Tel.: 079-25501201/25501202 Email: oio.ahmedabad@cioins.co.in	Gujarat and Union Territories of Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, No.19/19, 24th Main Rd., 1st Phase JP Nagar, Bengaluru - 560 078. Tel.: 080-26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL	LIC of India Zonal Office Bldg., 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B, Hoshangabad Road, Bhopal - 462 011 Tel.: 0755-2769201 / 2769202 / 2769203 / 2769200 Email: oio.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR	62, Forest Park, Bhubaneshwar - 751 009. Tel.: 0674-2596455 / 2596429 / 2596003 / 2596461 Email: oio.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg., SCO 20-27, Sector 17-A, Chandigarh-160 017 Tel.: 0172-2706468 / 2773101 / 2990938 / 2706196 / 2707468 / 2772101 / 2990942 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai-600 018 Tel.: 044-24333668 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	2/2 A, 1st Floor, Universal Ins. Building, Asaf Ali Road, New Delhi-110 002 Tel.: 011-46013992 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh
GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar, S. S. Road, Guwahati-781 001 Tel.: 0361-2631307 / 2632204 / 2732937 / 2632205 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	6-2-46, 1st Floor, Moin Court, Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-ka-pool, Hyderabad-500 004 Tel.: 040-23376991 / 23312122 / 23376599 / 23328709 / 233235325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur-302 005 Tel.: 0141-2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
KOCHI	10th Floor, LIC Bldg., Jeevan Prakash, Opp Maharaj College Ground, M.G. Road, Ernakulam, Kochi-682 011 Tel.: 0484-2358759 / 2358734 / 2358336 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA	7th Floor of Hindusthan Building (Annex), 4, C R Avenue, Kolkata-700 072 Tel.: 033-22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	Jeevan Bhavan, Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow-226 001 Tel.: 0522-4002082 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	IIIrd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz West, Mumbai-400 054 Tel.: 022-69038800/ 69038827 / 69038829 / 69038831/ 69038832 / 69038833 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai - i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.
NOIDA	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida-201301, Dist: G.B. Nagar, Uttar Pradesh Tel.: 0120-2514252 / 2514253 / 4027589 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	2nd Floor, Lalit Bhawan, Bailey Road, Patna-800 001 Tel.: 061-22547067 / 22547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
PUNE	3rd Floor, Jeevan Darshan - LIC of India Bldg., N.C. Kelkar Road, Narayan Peth, Pune-411 030 Tel.: 020-24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district,Palghar District, Raigad district & Mumbai Metropolitan Region
THANE	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane-400 604 Tel.: 022-20812868 / 20812869 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

**Equinox Business Park, Tower 3,
Ambedkar Nagar, 2nd Floor,
Unit Number 1B & 2B, LBS Marg,
Kurla (West),
Mumbai - 400070, Maharashtra,
India
(www.magmainsurance.com)**

PROPOSAL FORM HOUSEHOLDER'S PACKAGE POLICY

(The property proposed for insurance is not covered until the proposal is accepted and premium paid)

Proposal Number: 202609160649238 Proposal Date: 16/09/2026

1) Agent/Broker Name	RIYA SINHA
2) Agent/Broker Code	AGD0007600
3) Name of the Proposer	Mr DHANESH KUMAR
4) Address of the proposer	C/O: RAMCHANDRA PRASAD, C/13, 6. ARUNODAY COLONY, TRANSPORT NAGAR, KUMHRAR, B.H. COLONY, PO: B.H.COLONY,, DIST: PATNA, BIHAR, 800026, PATNA, BIHAR 800026, 9234364655, DHANESH534@GMAIL.COM ,Mobile:9234364655
GST Number	Unregistered
5) Phone No.	9234364655
6) E-mail id: Would you like to opt for Whatsapp notification Whatsapp Number: 7) Bank Account No.	DHANESH534@GMAIL.COM ☑ 9234364655
8) Occupation/ Business of the proposer	Self employed Professional
9) Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
10) District in which the risk is located	PATNA
11) State in which the risk is located	BIHAR
12) Pin code of the location of risk	800026
13) Period of Insurance	From : 16/09/2026 To: 15/09/2027
14) Pin code	

of the location of risk	Nominee Name: Relationship with Insured

COVERAGE PROPOSED
(PLEASE FILL IN THE RELEVANT SECTIONS YOU REQUIRE)

SECTION 1
Fire and Allied Perils- Building & Contents

Covers Opted

1.	Is there any policy in place for the same property?	Yes/No
	If Yes, please provide the details	
2.	Cover/s required: (When Home Building and Home Contents are opted for, cover for General Contents of Home for Sum Insured equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh [Rupees Ten Lakh] is automatically provided).	

Location of Home Building

3.	Location of Home Building - full postal address with Pin Code.	Pin Code:
4.	Is it in a multi-storey building or is it a standalone house?	
5.	In case of multi-storey building, please provide the floor number of Your house	
6.	Is there a basement to Your house?	

1A. Details of Home Building

Please note:

Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.

It also includes 'additional structures' if they are on the same site, are used as part of Your Home Building.

a.garage, domestic out-houses used for residence, parking spaces or areas, if any;

b.compound walls, fences, gates, retaining walls, internal roads;

c. verandah or porch and the like;

d. septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.

7.	**Sum Insured (SI) for Home Building:** **Please note the following:** (The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows: **a. For residential structure of Your Home including fittings and fixtures** Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date. **b. For additional structures:** the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)	**a. SI for residential structure of Your Home including fittings and fixtures (in Rs.):** **b. SI for additional structures (in Rs.):** Additional Structure | Sum Insured (in Rs.) |
8.	Carpet area of structure of Home in square metres	
9.	Rate of Cost of Construction per square metre at the policy Commencement Date	

Other Details

10.	Age of Home Building	Less than 5 years	
		5-10 years	
		10-20 years	

		Above 20 years

11.	Construction Details **Please note the following:** (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. Construction other than Kutcha Construction is a 'Pucca Construction')	<table><tr><td></td><td>Construction *</td></tr><tr><td>Walls</td><td>Kutcha/Pucca</td></tr><tr><td>Floor</td><td>Kutcha/Pucca</td></tr><tr><td>Roof</td><td>Kutcha/Pucca</td></tr></table> (*strike out what is not applicable)

Details of Home Contents

Please note the following:

i) Home Contents refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.

ii) **General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.

iii) **Valuable Contents**of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.

iv) If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ? 10 Lakhs (Rupees Ten Lakh) are automatically covered.

	Fire Protection devices installed	Please tick the correct answer in the box below. ☐ Portable Extinguishers ☐ Small bore hose reels ☐ Trailer Pumps/Fire engines ☐ Hydrant System ☐ Sprinkler System ☐ Fixed Water Spray System ☐ Smoke Detectors ☐ Others, please specify below
12.	If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to have higher Sum Insured Or If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents. (Sum Insured represents Cost of Replacement)	
13.	In case of Basement, If there are contents in it, please provide the Sum Insured	
	Distance between the risk to be covered and nearest Fire Brigade	
	Details of security available:	(a) 24X7 security - Yes No (b) Security only during business hours - Yes No

In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)

14.	Cover for (Please Tick) <table><tr><td>Loss of Rent</td><td></td></tr><tr><td>Rent for Alternative Accommodation:</td><td></td></tr></table>	Loss of Rent: I. Sum Insured: II. Number of Months: Rent for Alternative Accommodation: I. Sum Insured II. Number of Months

Optional Covers(available on payment of additional premium)

15.	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	Yes/No If Yes, Name & age of Your spouse: Your age: Nominee Name : Nominee Age :
16.	Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)': (**Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.) (You have to submit a Valuation Certificate. However, the requirement of valuation certificate is	Yes/No If Yes, please attach list of items and Sum Insured Name & age of Your spouse: Valuation certificate attached? (Yes/No)

	waived if the Sum Insured opted for is upto ? 5 Lakh and Individual item value does not exceed Rs. 1 Lakh).	

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

Sl.No	Name of Add-on cover	Sum insured

Claims details

Please specify details of any loss to the proposed Property in last 3 years:

Date of Loss	Cause of Loss	Claimed Amount	Settled Amount/please specify if claim is outstanding

SECTION 2
Burglary & Robbery

1. What protection is provided to: (a) Doors (b) Windows NB: Mention any specific precautions you have adopted for safeguarding your Property 2. Does the premises have a boundary wall? a) Is the premises guarded by Watchmen? b) If so by how many and during what time? 3. Are all jewellery & valuables secured in a secured place normally? 4. Value at risk and limit of liability for contents:	 Rs..... Rs..... Rs.....
(The sum insured for the contents has to be the same as in case of fire section) i) Furniture (wooden & Steel) (On reinstatement value basis) ii) Clothing iii) Kitchen Utensils & cutlery iv) Gas Stove v) Bed linen & other similar items vi) Other items (Please attach a separate list of all items) vii) Domestic Appliances/Electronic Equipment (Reinstatement Value) viii) is it intended to be covered(Yes, Please guide in view of our observations above)	Limit of Liability (Full value basis / 40% of the value at Risk. if sum insured has to be same, there cannot be lower limit of liability(We mean to say that the Sum Insured should be 40% of the full SI under fire section in case the cover is opted on first loss basis.) Value at Risk Rs..... Rs..... Rs..... Rs..... Rs..... Rs.....

SECTION 3
ALL RISK (JEWELLERY & VALUABLES)

Description of the articles Gold/Silver/Diamond is any valuation certificate required above certain value, if yes, specify the limit(We would like to keep a limit of Rs.50000/- as limit for any one item/set. 1) Necklace 2) Rings 3) Ear Rings 4) Bangles 5) Other items	No. Of articles Wt. Of the articles Sum Insured **Item Type Description of Item Sum Insured**

SECTION 4
Plate Glass & Neon Sign

Plate Glass (i) Description ,Size & location	
(ii) Insured Value of Plain Glass (pl. provide Replacement value)	
(iii) The cost of tinting, lettering, painting, embossing, silvering or any other ornamental work, if propose to insure	

SECTION 5
Breakdown of Domestic Appliance

(Only Equipments which are less than 10 years of old from the date of manufacture can be covered. Following details must be provided in respect of each equipment)

Description	Make of the Appliance	Model of the Appliance	Sr.No. /Identification no. Of the Appliance	Year of Manufacture	Reinstatement Value

Details of breakdown and Repair cost incurred during the last 3 years for the above Equipments:		

SECTION 6
Electronic Equipment Insurance

(Only Equipments which are less than 10 years old from the date of manufacture can be covered. Following details must be provided in respect of each equipment)

Description of the Equipment	Make of the Equipmen	Model No.	Sr.No. /Identification no. Of the Equipmen	Year of Manufacture	Reinstatement Value

Do you require cover for data media and system software? If so, provide (i) Reinstatement value of data media (ii) Repurchase cost for system software	Rs..... Rs.....
Do you require cover for reproduction of data lost following identifiable damage to data media? If 'Yes', what is the limit required?	
Details of breakdown and Repair cost incurred during the last 3 years for the above Equipments:	

SECTION 7
PERSONAL ACCIDENT

(Please give the following details for all persons to be covered under this section)
Sum Insured for the non earning spouse is to be restricted to Rs.1 Lac only and only wider cover to be offered to the dependant children

Name of the Person	Relationship with the proposer	Occupation	Date of Birth/Age	Nominee	Sum to be insured (Rs)

SECTION 8
Workmen's Compensation

Serial No.	Type of work	Number of workers	Annual Wage for each Category or workers put together

SECTION 9
Public Liability
(The maximum amount of Limit of liability can be Rs 10 lakhs only)

Limit of Liability (Any one Accident and Any one Year)	Rs:

Premium Payment Details:	
Kindly select : ☐ Cheque ☐ DD ☐ NEFT ☐ Cash	
Cheque /DD/ PO /UTR No.	
Date	IFSC
Amount in Rs.	
Bank Account No.	
Bank Name	Branch
PAN Number	
Aadhaar Number	

Documents to be attached as per requirement for fulfillment of KYC Norms.	
GST Registered	Yes/ No
GSTIN Number	
GST State	

ELECTRONIC INSURANCE DETAILS

- Do you wish to have this Policy credited to an eIA? (Please select any one)
- ☑ No, I do not have an eIA and do not wish to open one ☐ Yes, Credit this Policy to my e-Insurance account
- If yes, Please share existing e-Insurance Account No :
- Please select Insurance Repository Name (you have opened your account with)
- ☐ M/s NSDL Database Management Limited ☐ M/s Karvy Insurance Repository Limited
- ☐ M/s Central Insurance Repository Limited ☐ M/s CAMS Repository Services Limited (Please select any one) Or
- ☐ I do not have existing e-Insurance account and I am interested in creating a new e-Insurance account (Please submit electronic insurance account opening form (eIA form) along with relevant documents)
- My CKYC No. (Central Know Your Customer registry number) is (if available): XXXXXXXXXX2594
- Representative Details (only if eIA is to be opened for any other person other than Proposer and primary Insured)

First Name :
Middle Name :
Last Name :
Gender :
DOB :
PAN :
Address Line 1 :
Address Line 2 :
Address Line 3 :
Pin Code :
Telephone Number :
Mobile Number :
Relationship :
Other Relationship :
Email Id :
UID :
LandMark :
State :
City :
Country :

DECLARATION

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us and Magma General Insurance Limited and I/We agree to accept a policy in the standard form of Company's policy and, subject to the conditions prescribed by Magma General Insurance Limited and to pay premium on the amount estimated above at the end of each policy period. I /We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

I/We hereby also declare and undertake that the amount paid by me/us as premium for the aforementioned proposal is out of my/our lawful and declared source of Income.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof as well as the identity /address proof of the insured through Central KYC Registry or UIDAI or through any other permitted modes for the purpose of undertaking applicable KYC.

Place: Signature of Proposer:
Date:

AML Guidelines

1. I/we hereby confirm that all premiums paid/payable in future are from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I/we understand that the Company has the rightPF to call for documents to establish sources of funds and to cancel the insurance policy in case I/we are found guilty by any competent court of law under any of the statutes,

directly or indirectly governing the prevention of money laundering law in India.

Date : 16/09/2026 Signature of the Proposer : : _____

Are you or any of the proposal applicant are PEPs* or a close relative of PEPs*?

☐ YES ☑ NO

If yes, please share the details "Politically Exposed Persons" (PEPs):
* (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

2. In case you are a differently abled person, please provide the below details which will enable us to provide necessary accessible services to you.
Type of Impairment:
Percentage of Impairment:
UDID (Unique Disability ID) Number:

3. Additional Information:

Nationality: ☑ Indian ☐ Non-Indian If, Non-Indian, please specify Country:

Residential Status: ☑ Resident Individual ☐ Non-Resident Indian ☐ Foreign National ☐ Person of Indian Origin

4. Type of Organization:
Type of Organization: (Applicable where an organization is the proposer. In case of proposer being Individual, Sole Proprietor or HUF, please select option X)

☐ (i) Corporations
☐ (ii) Trust
☐ (iii) Government
☐ (iv) Partnership / LLP
☐ (v) Non-Government Organizations
☐ (vi) Co-operatives
☐ (vii) Society
☐ (viii) Private Limited Company
☐ (ix) Public Limited Company
☑ (x) others, please specify: Individual

5. Source of Funds:

☑ Business ☐ Salaried ☐ Others (please specify):

INTERMEDIARY DECLARATION

Aadhar Card no. of POSP _

PAN no. of POSP _

I, **RIYA SINHA** (Full Name) in my capacity as an Insurance Advisor/Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the proposer including statement (s), information and responses(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form / including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, or if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premium paid under the Policy may be forfeited to the Company.

License No./ID (Advisor/Corporate Agent/Broker/Relationship Officer) **AGD0007600**

Disability Declaration

I hereby declare that I have been duly authorized by the proposer to give this declaration and that I have fully explained the contents of the proposal form and all other documents incidental to availing of the insurance from Magma General Insurance Limited to the proposer. The same has been fully understood by

me and the replies have been recorded as per the information provided by the proposer. Replies have also been explained, fully understood and confirmed by the proposer.

Name: DHANESH KUMAR
Signature _____ Date 16/09/2026

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES

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