

CLAIM FORM

NAME OF OWNER / INSURED PERSON :
ADDRESS :
CONTACT NO. : BRAND & MODEL
DATE OF PURCHASE : PURCHASE PRICE
SR. No. : INVOICE NO.
DEALER'S NAME AND LOCATION :
AUTHORIZATION NO. OF (W & I A SERVICES).....

PTO



THE ORIENTAL INSURANCE CO. LTD.

ACCIDENTAL DAMAGE CERTIFICATE

"New Television Accidental Damage Insurance Protection Cover"

This is to certify that the product as described below in the schedule is covered under the Special Contingency Policy Issued by The Oriental Insurance Co. Ltd. (herein called insurer). Subject to the terms & conditions and exclusions as contained overleaf.

Visit www.wiasonline.com or Kindly Download Free "WIASONLINE" Android App from Google Play store, for Confirming your Policy Registration Details after 7 days of Purchase , Claim Status, Register Claims, Pay Excess Charges, Do Self Claim Inspection etc.
Or
Call : +91-9310855699, 9958177051, 011- 49051026
Email : adptv@wiaservices.com; Toll Free : 1800 103 7699

For **THE ORIENTAL INSURANCE CO. LTD.**

Sd/-
Authorised Signatory

FREE DOOR STEP SERVICES by W&IA SERVICES
Documents Pickup Service

BRAND & MODEL OF ELECTRONIC ITEM _____

DATE OF PURCHASE OF ELECTRONIC ITEM _____

SR. NO. / IMEI NO. _____

PURCHASE PRICE OF ELECTRONIC ITEM _____ DATE OF ISSUANCE OF POLICY _____

NAME OF THE INSURED _____

INVOICE NO. _____ CONTACT NO. _____

SIGNATURE OF INSURED _____

Dealer's Signature & Stamp



DISCLAIMER

Risk will cover only if the detail of product is registered with Insurance Company through WIAS.

(Certificate valid only if duly filled and signed by the Insured and Signed and Stamp by the Dealer).

Signature by the Insured will mean that the insured have understood the policy terms and the terms are binding to him/her.

Any communication in respect to this policy may be sent to the Administrator/Facilitator at the following address.

TIMINGS (Monday to Friday) 10.00 AM to 6.00 PM

Contact Person : **Mr. Jayant Das**

M/s. Warranty and Insurance Administration Services (W and I A Services)

342, IIIrd Floor, Vardhman DEE CEE Plaza, Plot No. 7, Sector-11, Dwarka, New Delhi-110075

Tel. : 011-49051026, Mob. : +91-9310855699, 9958177051 Fax : 011-45636979

E-mail : adptv@wiaservices.com | Website : www.wiasonline.com

1. DESCRIBE THE COMPLETE INCIDENT OF THE CLAIM ON SEPARATE SHEET TO THE INSURER / ADMINISTRATOR
2. DATE, TIME AND PLACE OF INCIDENT :
3. AMOUNT CLAIMED (Rs.) :

I/ We the above named, do hereby, warrant the truth of the foregoing statement in every respect to the best of my knowledge and belief and confirm that all the statements, representations, documents & information provided to the Insurer/Administrator in any manner whatsoever is / are not false or incorrect. Further, if at any stage it is found that any claim made be fraudulent in any respect, or if any fraudulent means or device is used by me / us to obtain any benefit hereunder, all benefits under this insurance available to me / us shall be forfeited by the Insurer.

Date :

Signature of the Owner / Insured Person

Place :

Name of the Owner / Insured Person

SPECIAL CONTINGENCY POLICY FOR ACCIDENTAL DAMAGE COVER FOR PANEL TELEVISION DUE TO ACCIDENTAL EXTERNAL MEANS ONLY

INSURED EQUIPMENT:- Panel Televisions sold from Reliance stores all India . All reputed Brands like Samsung, LG, Sony, One Plus , Sansui, BPL, TCL, MI, HISENSE, Panasonic, IFFALCON, Realme, Toshiba, Philips, LLOYD, Reconnect, AKAL, Micromax, Haier, VU, Kodak, Sharp.

Owner:- The Owner of Insured Equipment as per Purchase Bill. The Insurance cover shall operate even if family members like spouse, Depended Children and parents who usually resides with the owner handles/uses the insured equipment with permission in the manner prescribed for, however , Claim if any shall be paid to the Bank Account of Owner only.

Facilitator/Administrator:- Warranty and Insurance Administration Services (herein after referred to a "W and I A Services") ,342, Third Floor, Vardhman, Dee Cee Plaza, Sector-11, Plot No -7 Dwarka, New Delhi-11075, who are the Insurance Administrator on behalf of " Reliance Retail Limited " and shall be solely responsible for performance of insurance activity. All Communications and claims are required to be reported immediately to the Facilitator.

Repairer : Authorised Service Centre of the Manufacturer in India whose such authorization is in force and not suspended or cancelled or disputed , in any manner whatsoever or any other person duly nominated by the facilitator to carry out the repairs (only as a special case without any precedent & admission of liability where authorised repairer is not available)

Period of Insurance:- one Year.

Coverage:- Accidental Damage Cover for the Panel Televisions. Accidental Damage Cover means sudden, unexpected and unintentional external events that result in "physical & liquid damage" to the product or "failure" to the Product. The damage is not foreseeable and is beyond your control.

Territorial Limits:- The cover under this policy shall be available throughout the Territorial limits of India only.

Depreciation:- Your claim will be subjected to depreciation which shall be reckoned as on Date of Loss or Damage from the date of Purchase and shall be deducted at the rates prescribed below.

i. 0 Months - 3 Months :- 15%

ii. 3 Months - 6 Months :- 30%

iii. 6 Months and above :- 50%

EXCESS:- The insured shall first bear Rs. 750/- of each loss and the claim in excess of it shall be admissible for reimbursement.

Total Loss Claims due to Accident Damage:- In the event of a physical damage claim , where the equipment is totally damaged and cannot be repaired or where the cost of repairs exceeds 90% of the Invoice Value , such claim is treated as Total Loss Claim and the Insured will be liable to get - 75% of SI for 0-1 Months Old TV, 65% of SI for 2-3 Months Old TV and 40% of SI for 4-12 Months Old TV w.e.f. Policy Issued from 01.05.2023 and onwards as full and Final Settlement towards such Total Loss claims. The owner is required to surrender the equipment to the facilitator in As is Where is condition with Serial Number.

Salvage:- Flat 5% of claim amount shall be deducted on account of salvaged parts in respect of partial damage claims.

Claim Documents required :-

1. Claim Form :- duly filled in & signed by the claimant insured.
2. Description of Incidence of Accident Damage
3. Copy of RRL Invoice .
4. Photo ID Proof and cancelled cheque or copy of Bank passbook of the owner.
5. Job sheet/Estimate of repairs and Authorization letter from Authorized Service centre
6. Surveyor's Report
7. Final repair bill in Original for the net liability drawn in the name of Insurance Company.
8. Color Photo of Damaged equipment /Parts with identification numbers
9. Any Other Document, formalities, if any, required by the Insurance Company.

Claim PAYMENTS:-

Direct to the Repairer (Cashless) , the repairer will raise an Invoice in the name of the insurance company with their GST no, the insurance company will reimburse the claim amount direct to the repairer. Any depreciation and excess charges (If any) will be collected by WIAS from the insured

The Insured on getting the damage product repaired at own cost (as claims reimbursement after deduction of any depreciation and excess charges (If any)

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS:-

1. The observance & fulfillment of these conditions of this Insurance by the Insured Person/Owner in so far as they relate to anything to be done or observed by the Insured Person/Owner, shall be a condition precedent to any liability hereunder.

2. The Owner shall: (a) take all reasonable steps to prevent damage to the Equipment & shall- i) Keep the Equipment in proper working condition duly maintained & free from repairs; ii) use the Equipment only in accordance with Manufacturer's instructions, warranty conditions & maintenance recommendations.(b) Immediately notify incidence of damage, if any, to theFacilitator in writing /through email/any other recorded medium as soon as reasonably possible

c) Fulfill all the Claim requirements of physical damage claim & submit completed Claim form& other supporting documents to the Facilitator as soon as reasonably possible & in any event not later than 30 days. (The Insurance Company may relax this time limit in its sole discretion, depending on the merits of the case without any precedent & admission of liability.

e) Provide at the Owner's expense all details, clarification, explanation & documents concerning the claim that the Insurance Company may require to establish & confirm its liability under the policy in respect of the nature & cause of incidence of loss/ damage & extent of amount of the claim payable under the Policy.

3. The Insurance Company may take such proceedings as it may deem fit in the name of the Owner to enforce rights of recovery & any other remedies against third parties, or obtain relief or indemnity from such other parties to which the Insurer shall be

/may become entitled/subrogated and the Owner shall at the request and expense do so and concur in doing so and permitted to be done such acts as may be reasonably required by them for that purpose to effect the said recovery to extent of claim paid amount plus the expenses reasonably incurred to effect said recovery.

4. If at the time of damage to Equipment, there shall be in force any other insurance covering the same Equipment, then the Insurance Company shall pay/contribute not more than the rateable proportion as the Sum Insureds of policies bear to each other.

5. Notwithstanding anything contained herein to the contrary, the liability of the Insurer under this Insurance during the period of Insurance shall be subject to compliance of Section 64VB of the Insurance Act, i.e. payment of full premium by the Facilitator in advance.

6. Any dispute regarding interpretation of terms, conditions & exclusions of this Policy shall be determined in accordance with the law & practice of a Court of Competent Jurisdiction within the Patna city only.

7. The coverage is personal to the Owner/ Insured Person & is not transferable in any manner in case the insurable property has been sold out to other person/s or being used by other persons other than owner, owner's spouse & owner's Dependent children and parents who normally reside with the Owner.

8. In case of any SWAP of the product insured by the manufacturer within warranty/otherwise the Owner is required to inform the Facilitator to update its records within 48 hours with relevant proof/supporting documents & obtain confirmation that the remaining cover has been shifted to the newly SWAPPED product by way of endorsement passed by the Insurer.

9. The risk of Accidental Damage will commence only after sale & delivery of the equipment to its Owner & not whilst in the custody of RRL.

10. In the event of physical damage claim, the loss shall be assessed by independent IRDA Licensed Surveyor appointed by the nearest Office of the Insurance Company. (The Company may relax the condition of survey in its sole discretion, depending on the merits of the case without any precedent & admission of liability.)

GENERAL EXCLUSIONS: The Insurance Company shall not be liable in respect of :

- 1) Loss arising outside the territorial limits of India.
- 2) Costs/damage/amount recoverable from any third party under the terms of any guarantee / warranty (or otherwise which would be recoverable but for any act or omission of the Owner/Insured Person).
- 3) Any reduced performance/efficiency of the Equipment for any reason whatsoever.
- 4) Loss of use of the Equipment/consequential loss of any nature.
- 5) The Insurance Company may at its own option repair, reinstate/replace the Equipment/part thereof and/or its accessories or may pay in bank the amount of the loss/damage and the liability of the Company shall not exceed the purchase cost of the Equipment or present market value at the time of loss or damage less Depreciation, Excess and Salvage.
- 6) Insurers shall not bound to replace the Equipment with the Equipment of an identical specification but only compensate for an Equipment as nearly as circumstances warrant in the event replacement is offered.
- 7) Repairs & maintenance carried out by any Repairer other than a Repairer nominated by the Facilitator or Authorized Service Centres of the manufacturers.
- 8) Damage caused by negligence, abuse or misuse in respect of the Equipment including: a) Failure to use /site the Equipment in accordance with the Manufacturer's instructions & failure to follow maintenance recommendations; b) Use of accessories/Equipment not approved by the manufacturer/incorrect connections of signal leads or application of incorrect/improper electrical supply; c) Use of faulty /pirated software/programming/electrical power surge/fluctuation etc.
- 9) The cost of remedying/making good solely due to : a) Wear & tear, gradual deterioration / rust, inherent vice & defects. b) Gradually developing defects, cracks, mechanical derangement, flaws & fractures, Deterioration arising from wear & tear, moth, insects, Vermin, mildew, etc. c) Scratching, scoring & chipping of surfaces. d) Cost of maintenance, overhaul/modification/loss/damage therefrom. e) Loss caused due to bad weather, fire, terrorism, freezing/heat, flood, earthquake, natural calamities,war strike, riot, civil commotion, nuclear perils. f) Any loss or damage arising due to virus, bad commands or faulty signals emanating or any other electronics data media. g) Damage due to attempted tampering/self repairing/unauthorized repairing of the Insured Equipment. h) Software malfunctioning & related issues, Virus attacks, bricked devices. i) Electrical short-circuit/Open circuit, Lightning/Burnt circuit, battery explosion/Spillage/Leaks etc. k) Manufacturing defects, faulty design, failure to performing etc. l) Loss/damage due to internal electronic and/ or mechanical breakdown.
- 10) Any loss/damage directly or indirectly caused by or contributed to by or arising from a) War, invasion, act of foreign enemy, hostilities(whether war to be declared or not),civil war, rebellion, revolution, insurrection or military or unused power, confiscation, or nationalization, or requisition or destruction or damage to Equipment by or under the order of any government/public/local authority. b) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. c) The radio active , toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. d)Pressure waves caused by aircraft or other aerial devices travelling at sonic/supersonic speeds.
- 11) If any claim made under the insurance be fraudulent in any respect, or if any fraudulent means / device is used by the Owner to obtain any claim hereunder, all the benefits under this insurance shall be forfeited in respect of that Owner.
- 12) Accidental damage to the Equipmet whilst in the custody or use or on loan to any third party for whatever reason, except spouse and dependent children of the Owner.
- 13) Any claim arising out of the Manufacturer's Product recall.
- 14) Electrical/Mechanical breakdowns due to internal cause or malfunctioning.
- 15) Loss/damage which is covered under the Manufacturer's warranty.
- 16) Loss/damage due to Incorrect storage, Improper handling & maintenance, forgotten/misplaced items.
- 17) Intentional loss/Damage by the Owner or his family members or servants.
- 18) Time of loss not within the Policy window/period.
- 19) Theft of the Television or of any parts or antenna
- 20) Loss/damage to accessories