

Customer Information Sheet

HDFC ERGO BUSINESS SECURE - LAGHU UDYAM

Description is illustrative and not exhaustive

Sr. No.	Title	DESCRIPTION	Policy Clause Number
1	Product Name	HDFC ERGO BUSINESS SECURE - LAGHU UDYAM	
2	What am I covered for:	<p>You are covered for section printed in your policy schedule. The policy provides coverage for following sections:</p> <p>SECTIONS</p> <ul style="list-style-type: none"> I Fire & Allied Perils II Burglary and Housebreaking III Plate Glass IV Neon sign/Glow sign V Breakdown of electrical/Mechanical appliances VI Electronic Equipment VII Portable Electronic Equipment VIII Money Insurance IX Baggage X Infidelity/Dishonesty of employees XI Public liability XII Fire Loss of profit XIII Workmen compensation 	As per applicable section
3	What are the major exclusions in the policy:	<p>These are General Exclusions Applicable For Section II to Section XIII. Exclusion related to Section 1 – Refer pg no. 19.</p> <ol style="list-style-type: none"> 1. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities. 2. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with war, invasion, act of foreign enemy, hostilities or civil war, rebellion, revolution, insurrection, warlike operation (whether war be declared or not), usurped power or civil commotion or loss or pillage in connection therein or confiscation or detention by the order of any Government or public authority. 3. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. <p>For the purpose of this exclusion an act of terrorism means an act, 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 organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. (A uniform definition of terrorism is used throughout this document)</p>	Page 44: General Exclusions Applicable For Section II to Section XIII

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		<p>In any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</p> <ol style="list-style-type: none"> 4. Loss or damage arising due to delay/improper packaging. 5. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionizing radiation or contamination by radioactivity from any source whatsoever. 6. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 7. Liability arising due to martial law or state of seize or any of the event or cause which determines the proclamation or maintenance of martial law or state of seize 8. Loss or damage wear and tear, depreciation, gradual deterioration/ development of flaws, atmospheric or climatic condition. 9. Loss or damage caused by or arising out of willful act/gross negligence of the insured. 10. Loss of or damage to any Property insured under this Policy in the event of non-cooperation, misrepresentation, misdescription or non-disclosure in any material particular or if a claim be fraudulent or any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy. 	
5	Waiting Periods	There is no Waiting Period applicable under the Policy.	
6	Payment Basis	Claim payment will be as per terms mentioned under the respective sections.	As per applicable section
7	Policy Tenure	Up to 1 year	
8	Renewal Conditions	The Company shall not be bound to accept renewal of this policy or give notice that such is due.	
9	Cancellation	<p><u>Cancellation by You at any time</u> You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.</p> <p><u>Cancellation by Us</u> We will not cancel the Policy during the policy period except on the grounds of mis- representation, non-disclosure of material facts, fraud or non-co-operation of the insured.</p>	
10	How to Claim	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.	As per applicable section

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		b. You can give notice to any of Our offices or call-centres. c. You must state in this notice <ol style="list-style-type: none"> i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of Your Home Building or any of Your Home Contents, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible. 	
12	Policy Servicing / Grievance / Complaints	If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: <ul style="list-style-type: none"> • Our 24X7 Toll free number 022-62346234 / 0120-62346234 from any Landline & Mobile. • For lodging a complaint online, email us at customer service desk at care@hdfcergo.com. • Contact Details for Senior Citizens: 022 6242 6226 Email ID : seniorcitizen@hdfcergo.com Escalation Level 1 : grievance@hdfcergo.com Escalation Level 2 : cgo@hdfcergo.com Escalation Level 3 : Approach Ombudsman Offices (Addresses attached as Annexure)	Page no. 53
13	Insured's Rights	You have an option to cancel this Policy at any time by sending fifteen (15) days notice in writing to Us or by returning the Policy and stating when thereafter cancellation is to take effect.	
14	Insured's Obligations	Disclosure of material facts sought to be declared on the Proposal Form.	
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.			