

Loss Of Personal Belongings (Standalone Motor Own Damage Cover – Private Cars)

Introduction

This prospectus gives basic information about Loss of Personal Belongings that you can purchase from HDFC ERGO.

Under the current scenario, the coverage provided under Standard Motor Insurance policy and other applicable add on covers insure vehicle damage and lives of insured travelling in the vehicle. However, cover for loss or damage to the Personal Belongings in the event of accidental damage or theft of the vehicle stands excluded. Thus there is a need to have this add on cover which protects the Personal Belongings against loss or damage.

Target

Private car policy holders having annual package policy

Coverage

Loss of Personal Belonging aims to provide the cover to indemnify the cost of damage or theft of the personal belonging in the vehicle if the risk event is admissible for Claim under Own Damage Section of the Policy. Any damage happened due to the risk event which falls under exclusion under Own Damage section stands excluded.

Personal Belongings would mean Clothes, Bags, Shoes, Golf Kit, Mobile, Tablets, Laptops, Driving License and Registration Certificate.

USP – Personal Belongings of your Co-Passengers means any person travelling in the Insured Vehicle and does not include passengers travelling in Insured Vehicle for hire or reward are covered on payment of additional premium.

Sum Insured

You have the option to choose from a wide range of Sum Insured which is the maximum payable amount at the time of claim during the policy tenure.

Rs 5,000/- to Rs 10,00,00/-

Premium

Gross Premium (excluding taxes) for the add-on across the Sum Insured's are:

Sum Insured	10,000	30,000	50,000	1,00,000	5,00,000	10,00,000
Gross Premium	125	200	310	750	2,810	5,250

Co-Passengers - The cover can be extended to co-passengers by charging an additional 50% premium for the said Sum Insured.

General Exclusions

The Company shall not be liable to indemnify the Insured for the loss or damage of or arising out of exclusions given below unless specified otherwise on Policy Schedule;

- i. Loss in open top or convertible cars unless the belongings are kept in the locked boot
- ii. Loss or damage to the Personal Belongings of Co-passengers unless specifically covered under the Policy Schedule
- iii. Loss of or damage to Valuables
- iv. Loss of or damage to Personal Belongings unless the Insured Vehicle is locked and all doors & windows are properly fastened while unattended or parked
- v. Loss or damage to Personal Belongings caused by moth, mildew or vermin.

- vi. Loss or damage to Personal Belongings or due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to Insured Vehicle
- vii. Loss or Damage howsoever caused to Personal Belongings older than 10 Years
- viii. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- ix. Consequential or indirect loss of any kind
- x. Damage to property not belonging to or held in trust by or in the custody or in control of the Insured
- xi. Loss or Damage to the Contents or items in car Refrigerator/Fridge or similar type of Cold Storage caused by change of temperature.
- xii. Any claim intimated to the Company after 30 days of such loss.
- xiii. Theft of Personal Belongings from the Insured Vehicle unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
- xiv. Loss or Damage or attempted burglary or theft caused by or arising out of willful act or willful gross negligence of the Insured or Co-Passengers and/or an employee of the Insured.
- xv. Mysterious disappearance and unexplained Losses
- xvi. Electronic Items other than Mobile Phones, Tablets and Laptops
- xvii. Mobile Phones, Tablets and Laptops older than 10 years
- xviii. Any loss or destruction of or damage to personal baggage of a consumable nature
- xix. Any loss or damage to goods or samples carried in connection with any trade or business

Cancellation Clause

This add on cover cannot be cancelled on standalone basis by the Insured. It can be cancelled subject to cancellation of Private Car Package Policy by the Insured on seven days' notice by recorded delivery, subject to no claims paid or admissible under this add-on.

Subject otherwise to the terms, exceptions, conditions and limitations of Private Car Package Policy.

CONTACT US

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows:

Grievance Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- o Call Centre - 0120-6234 6234 / 022-6234 6234
- o Emails – grievance@hdfcergo.com
- o Designated Grievance Officer in each branch.
- o Company Website – www.hdfcergo.com
- o Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at



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The Complaint & Grievance Redressal Cell,

HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg,
Bhandup (West) Mumbai-400078,

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg,
Bhandup (West) Mumbai-400078,
e-mail: cgo@hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution, if - your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned in the policy document:

Disclaimer: THE ABOVE INFORMATION IS FOR DESCRIPTIVE PURPOSE ONLY. PLEASE REFER YOUR POLICY DOCUMENT OR OUR WEBSITE WWW.HDFCERGO.COM FOR THE ACTUAL TERMS AND CONDITIONS. INSURED ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO."TRADE LOGO DISPLAYED ABOVE BELONGS TO HDFC LTD AND ERGO INTERNATIONAL AG AND USED BY HDFC ERGO GENERAL INSURANCE COMPANY UNDER LICENSE."

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.