

## Customer Information Sheet

## Contractor's Plant &amp; Machinery Insurance

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	<b>Contractor's Plant &amp; Machinery Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0008V01200203	NA
3	Structure	As per policy schedule	"Provisions": in the policy schedule
4	Interests Insured	Plants and Machineries <<"Plant & Description">>	"Details of Location of Risk Covered & Sum Insured" in the policy schedule
5	Sum Insured	<<As mentioned in the policy schedule>>	"Coverage Details, Sum Insured & Premium" in the policy schedule
6	Policy Coverage	The Company will, at its own option, by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded, to any insured Property specified in the attached Schedule(s) whilst at the location mentioned therein necessitating its immediate repair or replacement. This Policy shall apply to the insured items whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection, but in any case, only after successful commissioning. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s).	"policy schedule"
7	Add-on Cover	<<as per policy schedule>>	"Details of Add On Cover" in the policy schedule

8	Loss Participation	<<as per policy schedule>>	"Excess/ deductibles" in the policy schedule
9	Exclusions	<p>The company shall not be liable under this policy in respect of –</p> <ol style="list-style-type: none"> <li>The Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;</li> <li>Loss or damage due to electrical or Mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement, an accident occurs causing external damage, such consequential damage will be indemnifiable.</li> <li>Loss of or damage to replaceable parts and attachment such as bits, drills, knives or other cutting edges, saw blades, dies, moulds, patterns, pulverizing and crushing surfaces, screens and sieves, ropes, belts, chains, elevator and conveyor bands, batteries, tyres, connecting wire and cables, flexible pipes, joining and packing material regularly replaced;</li> <li>Loss or damage due to explosion of any boiler or pressure vessel subject to internal steam or fluid pressure or of any internal combustion engine;</li> <li>Loss of or damage to vehicles designed and licensed for general road use unless these vehicles are exclusively used on construction site;</li> <li>Loss of or damage to hull and machinery of waterborne vessels or craft; however this exclusion shall not apply to Contractors' Plant and Machinery mounted on water borne vessels or crafts for the purpose of use for contract work.</li> <li>Loss or damage due to total or partial immersion in tidal waters;</li> <li>Loss or damage whilst in transit, from one location to another location. (Public Liability will not be payable while Contractors' Plant &amp; Machinery's are on Public Roads);</li> <li>Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, corrosion, rust, deterioration due to lack of use and normal atmospheric conditions);</li> <li>Loss or damage occurring whilst any insured item is undergoing a test of any kind or is being used in any manner or for any purpose other than that for which it was designed;</li> <li>Loss of or damage to plant and/or machinery working underground. Note: This does not apply to Machinery's used in Tunnelling works.</li> </ol>	Exceptions in the policy schedule

		<p>l. War, invasion, act of foreign enemy, hostilities or war like operation (whether) war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Civil Commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons acting on behalf of or in connection with any political organization, requisition or destruction or damage by order of any government de jure or de facto or by any public, Municipal or Local Authority</p> <p>m. Loss or damage directly or indirectly caused by, or arising out of, or aggravated by nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>n. Loss or damage due to any faults or defects existing at the time of commencement of this Policy within the knowledge of the Insured or his representatives, whether such faults or defects were known to the Company or not;</p> <p>o. loss or damage directly or indirectly caused by, or arising out of or aggravated by the willful act or willful negligence of the Insured or his representatives.</p> <p>p. Loss or damage for which the supplier or manufacturer is responsible either by law or under contract;</p> <p>q. Consequential loss or liability of any kind or description;</p> <p>r. Loss or damage discovered only at the time of taking an inventory or during routine servicing.</p> <p>s. Terrorism Damage Exclusion Warranty</p>	
10.	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> <li>Sanction and Embargo Clause</li> <li>NMA 2915-End B</li> <li>Communicable Disease Exclusion Clause</li> </ul> <p>For more details refer policy schedule</p>	"Special Conditions, Warranties & Exclusions" in the policy schedule
11.	Admissibility of Claim	<ul style="list-style-type: none"> <li>Following are the key parameters leading to admissibility or denial of claims: <ul style="list-style-type: none"> <li>The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded.</li> <li>The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording.</li> <li>The coverage is subject to compliance of policy clause/ conditions/warranties.</li> </ul> </li> <li>Duty of care &amp; loss minimization post-accident <ul style="list-style-type: none"> <li>If You suffer a loss because of an insured event/peril/ causes, You must make a claim for Your financial loss at Your cost.</li> <li>The procedure for making a claim is given below.</li> </ul> </li> </ul>	NA

		<p>1. Immediate notice to Us</p> <ul style="list-style-type: none"> <li>a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, 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.</li> <li>b. You can give notice to any of Our offices or call centres.</li> <li>c. You must state in this notice <ul style="list-style-type: none"> <li>i. the Policy Number,</li> <li>ii. Your name,</li> <li>iii. details of report to the police that You made,</li> <li>iv. details of report to any Authority that You made,</li> <li>v. details of the Insured Event, vi. a brief statement of the loss,</li> <li>vi. particulars of any other insurance of insured property,</li> <li>vii. details of loss or damage under any Optional Cover or Add-ons,</li> <li>viii. submit photographs of loss or physical damage, wherever possible.</li> </ul> </li> </ul> <p>2. Steps to prevent loss and damage</p> <ul style="list-style-type: none"> <li>a. You must take all reasonable steps to prevent further loss or damage to insured property.</li> <li>b. Until We have inspected insured property and have given Our consent, <ul style="list-style-type: none"> <li>i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;</li> <li>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;</li> <li>iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <ul style="list-style-type: none"> <li>- Act as if not insured and try all possible measures to minimize the loss.</li> <li>- Inform fire brigade / police or any other govt statutory body, if applicable</li> <li>- Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure</li> <li>- Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors</li> </ul> </li> </ul> </li> </ul>	
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12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Contact us- 022 6158 2020/ 022 6234 6234</li> <li>• Website - www.hdfcergo.com</li> <li>• Email- care@hdfcergo.com</li> <li>• <b>Turn Around Time (TAT)</b> in working hours / days</li> <li>- Surveyor appointment- 24 hours from claim intimation</li> <li>- Survey report- 15 days from allotment of survey</li> <li>- Decision of claim to insured - 7 days from survey report</li> <li>• Customer Escalation Matrix</li> </ul> <p>Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints &amp; Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail:grievance@hdfcergo.com</p> <p>Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address 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, Maharashtra e-mail: cgo@hdfcergo.com</p>	NA
13.	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>Our Grievance Redressal Officer</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>• Contact us- 022 6158 2020/ 022 6234 6234</li> <li>• Emails – grievance@hdfcergo.com</li> <li>• Contact Details for Senior Citizens: 022 6242 6226   Email ID: seniorcitizen@hdfcergo.com</li> <li>• Designated Grievance Officer in each branch.</li> <li>• Company Website – www.hdfcergo.com</li> <li>• Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p>	Grievance Redressal Procedure

		<p>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</p> <p><b>The Complaint &amp; Grievance Redressal Cell, HDFC ERGO General Insurance The Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>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 below if your grievance pertains to:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Disclosure of other material information during the policy period.</p>	NA

Declaration by the Policyholder:

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.