HDFC ERGO General Insurance Company Limited

Customer Information Sheet

Compulsory Personal Accident (Owner-Driver) Under Motor Insurance Policies

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 applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	**Compulsory Personal Accident (Owner-Driver) Under Motor Insurance Policies**	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0005V01201819	NA
3	Structure	Basis of Sum / Limit Insured: Benefit Basis	NA
4	Interests Insured	Motor Vehicles	NA
5	Sum Insured	<<15 lakh >>	Refer policy schedule
6	Policy Coverage	<<dynamic as per product>> Covers the Private Cars against:	
		Personal Accident Cover for Owner-Driver Company to pay compensation as per the scale (mentioned in policy document) for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury.	Personal Accident Cover for Owner-Driver
7	Add-on Cover	<<as per policy schedule>>	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsory deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsory and voluntary deductible(if applicable) to Insured's account.	

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9	Exclusions	1. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to; a) Intentional self injury suicide or attempted suicide physical defect or infirmity b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs 2. The Company shall not be liable in respect of any claim arising out of any contractual liability. 3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the Insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment 4. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the loss and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. 5. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 6. Any bodily Injury sustained whilst or as a result of participating in any criminal act	General Exceptions
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Refer policy schedule

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11.	Admissibility of Claim	• Following are the key parameters leading to admissibility or denial of claims: • Loss will be admissible only if occurred from insured perils mentioned in policy wordings. • Report the Loss to Insurance Company without any delay. • Duty of care & loss minimization post accident. • Avoid wilful Negligence and self-damage to insured vehicle. • Ensure vehicle is in best running condition • Drive the vehicle responsibly • Not to use the vehicle for any other purposes other than what is the vehicle is registered for. • Take additional coverage before planning to take vehicle outside the defined geographical areas. A sample claim calculation process for retail products 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labor and paint and applicable depreciation as per the Indian Motor Tariff is applied. (Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit(Zero Depreciation, • Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. GENERAL EXCEPTIONS (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential ii. any liability of what so ever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission	NA

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		5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.	
12.	Policy Servicing - Claim Intimation and Processing	As per PPHI guidelines on our website: https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf 2. a) • Appointment with surveyors- within 24 hours • Submission of final survey report- with in 15 days • Acceptance/Rejection of the claim- with in 7 days of Final Survey report b) Customer Escalation Matrix • 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 & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, EasternBusiness District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com • Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief GrievanceOfficer 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 • Level 3 Office of The Insurance Ombudsman	NA

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13.	Grievance Redressal and Policyholders Protection	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: **1. Our Grievance Redressal Officer** If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Call Centre – 120 6234 6234 / 022-6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens : 022 6242 6226 | • Email ID : seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • 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 **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, Maharashtra** 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, Maharashtra** **e-mail: cgo @hdfcergo.com** Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in 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: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document	Grievance Redressal Procedure

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		You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer 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 the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement.	

Declaration by the Policy Holder:

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.