

**Customer Information Sheet**
**Business Suraksha Classik - Laghu Udyam**

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Business Suraksha Classik - Laghu Udyam</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0001V01202122	NA
3	Structure	As per policy schedule	Clauses and Extensions for Section I in the policy schedule  For Misc sections, depending on sections stated in policy schedule, pls refer relevant Section wise basis of indemnity in policy wording
4	Interests Insured	Occupancy: As per policy schedule	Occupancy under "Description of Property Insured" in the policy schedule
5	Sum Insured	<<Total sum insured as stated in the policy schedule>>	Sum insured mentioned under Coverage Details, Sum Insured & Premium in the policy schedule

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
6	Policy Coverage	<p>We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in Insured Perils of this Policy and subject to the exclusions stated in this section subject to all terms and conditions of this Policy. We also give In-built Covers without charging additional premium which are stated as below:</p> <ol style="list-style-type: none"> <li>1. Additions, alterations or extensions</li> <li>2. Temporary removal of stocks</li> <li>3. Cover for Specific Contents</li> <li>4. Start-Up Expenses</li> <li>5. Professional fees</li> <li>6. Costs for removal of debris</li> <li>7. Costs compelled by Municipal Regulations</li> </ol> <p>The policy provides coverage for following sections:</p> <p>Sections:</p> <ol style="list-style-type: none"> <li>1. Section I – Fire &amp; Allied Perils</li> <li>2. Section II – Burglary / House Breaking Extension Rider</li> <li>3. Section III – Plate Glass And Sanitary Fittings Extension Rider</li> <li>4. Section IV – Plate Glass And Sanitary Fittings Extension Rider</li> <li>5. Section V – Breakdown Of Electrical And Mechanical Appliance Extension Rider</li> <li>6. Section VI – Electronic Equipment Insurance Extension Rider</li> <li>7. Section VII – Portable Electronic Equipment Extension Rider</li> <li>8. Section VIII – Money Extension Rider</li> <li>9. Section IX – Baggage Extension Rider</li> <li>10. Section X – Infidelity / Dishonesty Of Employees Extension Rider</li> <li>11. Section XI – Public Liability Extension Rider</li> <li>12. Section XII – Business Interruption / Consequential Loss (Fire) Extension Rider</li> <li>13. Section XIII – Workmens Compensation Extension Rider</li> </ol>	Depending on sections stated in policy schedule, pls refer relevant Section wise coverage as appearing in policy wording
7	Add-on Cover	As per policy schedule	add ons given under the “Details of Add on covers” in the policy schedule

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
8	Loss Participation	<p>Policy Excess : 5 % of each claim, subject to a minimum of 10,000</p> <p>Terrorism - Material Damage</p> <ol style="list-style-type: none"> <li>1. Non Industrial -1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/-</li> <li>2. Industrial-5% of claim amount for each and every claim subject to minimum limit of Rs 1,00,000/- and maximum limit of Rs 25,00,000/-</li> </ol>	Depending on sections opted, refer "Excess or deductibles" in the policy schedule
9	Exclusions	<p>Exclusions under Section I is as stated in the policy wordings</p> <p>General exclusions applicable for Section II to Section XIII</p> <p>The Company shall not be liable to indemnify under any section of this policy any direct or indirect loss/damage or liability expenses howsoever caused on account of the following unless specifically provided in any of the sections:</p> <ol style="list-style-type: none"> <li>1. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities.</li> <li>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.</li> <li>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.</li> </ol> <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> <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>	<p>Exclusions under Section I in the policy wording</p> <p>Policy wordings for General Exclusions Applicable for Section II to Section XIII.</p> <p>Depending on section wise coverage stated in policy schedule, pls refer relevant Section wise exclusions as appearing in policy wording</p>

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>4. Loss or damage arising due to delay/improper packaging.</p> <p>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.</p> <p>6. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>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</p> <p>8. Loss or damage wear and tear, depreciation, gradual deterioration/ development of flaws, atmospheric or climatic condition.</p> <p>9. Loss or damage caused by or arising out of willful act/ gross negligence of the insured.</p> <p>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.</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" 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 coverage will be depending on sections stated in policy schedule and relevant policy wording.</li> <li>The policy shall cover losses to your insured property due to unforeseen and sudden physical damage because of insured event/peril/causes and / or occurred due to 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</li> </ul>	NA

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<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> <ol style="list-style-type: none"> <li>1. Immediate notice to Us               <ol 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                   <ol 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>vii. particulars of any other insurance of insured property,</li> <li>viii. details of loss or damage under any Optional Cover or Add-ons,</li> <li>ix. submit photographs of loss or physical damage, wherever possible.</li> </ol> </li> </ol> </li> <li>2. Steps to prevent loss and damage               <ol 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,                   <ol 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.</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>- Act as if not insured and try all possible measures to minimize the loss.</li> </ul> </li> </ol>	

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <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> <li>- Preserve documentary evidence for assessment of quantum of loss.</li> </ul> <p>The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any,</p> <ol style="list-style-type: none"> <li>betterment,</li> <li>depreciation,</li> <li>applicable salvage value,</li> <li>underinsurance/average clause,</li> <li>policy excess / deductible /franchise etc,</li> <li>reinstatement premium.</li> </ol>	
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 Email- care@hdfcergo.com</li> <li>• Turn Around Time (TAT) in working hours / days <ul style="list-style-type: none"> <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> </ul> </li> <li>• Customer Escalation Matrix</li> </ul> <p><b>Level 1</b></p> <p>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:</p> <p><b>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</b></p>	NA

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p><b>Level 2</b></p> <p>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</p> <p><b>The Chief Grievance Officer</b>  <b>HDFC ERGO General Insurance Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b>  <b>e-mail: cgo@hdfcergo.com</b></p>	
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><b>Our Grievance Redressal Officer</b></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 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> <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,</b>  <b>HDFC ERGO General Insurance Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),</b>  <b>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</b>  <b>HDFC ERGO General Insurance Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),</b>  <b>Mumbai - 400078, Maharashtra</b>  <b>e-mail: cgo@hdfcergo.com</b></p>	Redressal of Grievance in policy wording

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<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 Policy Holder:**

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

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

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

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:**

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