

**Customer Information Sheet**
**Business Suraksha Plus Variant 4**

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	<b>Business Suraksha Plus Variant 4</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0007V01202122	NA
3	Structure	As per policy schedule	"valuations" in the policy wordings.
4	Interests Insured	As per policy schedule	"Annexure / Appendix" in the policy schedule.
5	Sum Insured	As per policy schedule	"Annexure / Appendix" in the policy schedule.
6	Policy Coverage	The coverage under this policy applies to property described on the Schedule of Locations or covered under the terms and conditions as described in the Policy schedule.  Depending on section wise coverage stated in policy schedule, Kindly refer relevant Section wise coverages as appearing in policy wording.	"Declarations" in the Policy schedule
7	Add-on Cover	As per policy schedule	"Declarations" in the Policy schedule
8	Loss Participation	As per policy schedule	"Deductibles" in the policy schedule
9	Exclusions	In addition to the exclusions elsewhere in this Policy, the following exclusions apply unless otherwise stated:  A. This Policy excludes:  1) Indirect or remote loss or damage.  2) Interruption of business, except to the extent provided by this Policy.  3) Loss of market or loss of use.	"Exclusions" under Property Damage in the policy wordings.

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		<p>4) Loss or damage or deterioration arising from any delay.</p> <p>5) Mysterious disappearance, loss or shortage disclosed on taking inventory, or any unexplained loss.</p> <p>6) Loss from enforcement of any law or ordinance:</p> <p>a) regulating the construction, repair, replacement, use or removal, including debris removal, of any property; or</p> <p>b) requiring the demolition of any property, including the cost in removing its debris; except as provided by the DECONTAMINATION COSTS and DEMOLITION AND INCREASED COST OF CONSTRUCTION coverages of this Policy.</p> <p>7) Loss resulting from the voluntary parting with title or possession of property if induced by any fraudulent act or by false pretence.</p> <p>B. This Policy excludes loss or damage directly or indirectly caused by or resulting from any of the following regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or in any other sequence to the loss:</p> <p>1. Nuclear reaction or nuclear radiation or radioactive contamination.</p> <p>2. a) hostile or warlike action in time of peace or war, including action in hindering combating or defending against an actual, impending or expected attack by any:</p> <p>(i) government or sovereign power (de jure or de facto);</p> <p>(ii) military, naval or air force; or</p> <p>(iii) agent or authority of any party specified in i or ii above.</p> <p>b) discharge, explosion or use of any nuclear device, weapon or material employing or involving nuclear fission, fusion or radioactive force, whether in time of peace or war and regardless of who commits the act.</p> <p>c) insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an event.</p> <p>d) seizure or destruction under quarantine or custom regulation, or confiscation by order of any governmental or public authority.</p>	<p>Depending on section wise coverage stated in policy schedule, pls refer relevant Section wise exclusions as appearing in policy wording</p> <p>"Excluded Property" in the policy wordings.</p> <p>"Time Element Exclusions" in the policy wordings.</p>

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		<p>e) risks of contraband, or illegal transportation or trade.</p> <p>f) Terrorism, including action taken to prevent, defend against, respond to or retaliate against terrorism or suspected terrorism, except to the extent provided in the TERRORISM coverage of the Policy. However, if direct loss or damage by fire results from any of these acts (unless committed by or on behalf of the Insured), then this Policy covers only to the extent of the actual cash value of the resulting direct loss or damage by fire to property insured. This coverage exception for such resulting fire loss or damage does not apply to:</p> <p>(i) direct loss or damage by fire which results from any other applicable exclusion in the Policy, including the discharge, explosion or use of any nuclear device, weapon or material employing or involving nuclear fission, fusion or radioactive force, whether in time of peace or war and regardless of who commits the act.</p> <p>(ii) any coverage provided in the TIME ELEMENT section of this Policy or to any other coverages provided in this Policy.</p> <p>Any act which satisfies the definition of terrorism as provided herein shall not be considered to be vandalism, malicious mischief, riot, civil commotion, or any other risk of physical loss or damage covered elsewhere in this Policy.</p> <p>If any act which satisfies the definition of Terrorism as provided herein also comes within the terms of item B2a of this EXCLUSIONS clause then item B2a applies in place of this item B2f exclusion.</p> <p>If any act which satisfies the definition of Terrorism as provided herein also comes within the terms of item B2b of this EXCLUSIONS clause then item B2b applies in place of this item B2f exclusion.</p> <p>If any act which satisfies the definition of Terrorism as provided herein also comes within the terms of item B2c of this EXCLUSIONS clause then item B2c applies in place of this item B2f exclusion. If any act excluded herein involves nuclear reaction, nuclear radiation or radioactive contamination, this item B2f exclusion applies in place of item B1 of this EXCLUSIONS clause.</p> <p>3. Any dishonest act, including but not limited to theft, committed alone or in collusion with others, at any time:</p> <p>a) by an Insured or any proprietor, partner, director, trustee, officer, or employee of an Insured; or</p>	

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		<p>b) by any proprietor, partner, director, trustee, or officer of any business or entity (other than a common carrier) engaged by an Insured to do anything in connection with property insured under this Policy.</p> <p>This Policy does insure acts of direct insured physical damage intentionally caused by an employee of an Insured or any individual specified in b above, and done without the knowledge of the Insured. This coverage does not apply to any act excluded in B2f of this EXCLUSIONS clause. In no event does this Policy cover loss by theft by any individual specified in a or b above.</p> <p>4. Lack of the following services:</p> <p>a) incoming electricity, fuel, water, gas, steam or refrigerant;</p> <p>b) outgoing sewerage;</p> <p>c) incoming or outgoing voice, data or video,</p> <p>All when caused by an event off the insured location, except as provided in the SERVICE INTERRUPTION coverages of this Policy. But, if the lack of such a service directly causes insured physical damage on the insured location, then only that resulting damage is insured.</p> <p>5. Earth Movement for property located at Miscellaneous Unnamed locations in &lt;geographic area&gt;</p> <p>C. This Policy excludes the following, but, if physical damage not excluded by this Policy results, then only that resulting damage is insured:</p> <p>1) Faulty workmanship, material, construction or design from any cause.</p> <p>2) Loss or damage to stock or material attributable to manufacturing or processing operations while such stock or material is being processed, manufactured, tested, or otherwise worked on.</p> <p>3) Deterioration, depletion, rust, corrosion or erosion, wear and tear, inherent vice or latent defect.</p> <p>4) Settling, cracking, shrinking, bulging, or expansion of:</p> <p>a) foundations (including any pedestal, pad, platform or other property supporting machinery).</p> <p>b) floors.</p> <p>c) pavements.</p> <p>d) walls.</p> <p>e) Ceilings</p>	

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		<p>f) roofs.</p> <p>5) a) changes of temperature damage (except to machinery or equipment); or</p> <p>b) changes in relative humidity damage, all whether atmospheric or not.</p> <p>2) Insect, animal or vermin damage.</p> <p>1) Loss or damage to the interior portion of buildings under construction from rain, sleet or snow, whether or not driven by wind, when the installation of the roof, walls or windows of such buildings has not been completed.</p> <p>D. This Policy excludes the following unless directly resulting from other physical damage not excluded by this Policy:</p> <p>1) Contamination, and any cost due to contamination including the inability to use or occupy property or any cost of making property safe or suitable for use or occupancy. If contamination due only to the actual not suspected presence of contaminant(s) directly results from other physical damage not excluded by this Policy, then only physical damage caused by such contamination may be insured. This exclusion D1 does not apply to radioactive contamination which is excluded elsewhere in this Policy.</p> <p>2) Shrinkage.</p> <p>3) Changes in color, flavor, texture or finish.</p>	
10.	Special Conditions and Warranties (if any)	As per policy schedule	"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:</li> <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> <li>Duty of care &amp; loss minimization post-accident</li> <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> </ul>	NA

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		<ul style="list-style-type: none"> <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,</li> <li>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.                       <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> </ul> </li> </ol> </li> </ol> </li> </ol>	

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		<ul style="list-style-type: none"> <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.</p> <p>The assessment will be subject to following deduction, if any, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess / deductible / franchise etc, f) reinstatement premium.</p>	
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: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>• Email : <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a></li> <li>• Turn Around Time (TAT) 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:</p> <p>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:<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></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</p> <p>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: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p>	NA

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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>1. <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</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> <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 Company Limited 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 Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo @hdfcergo.com</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>	Grievance Redressal Procedure of Policy



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		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.	
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.