

## Customer Information Sheet

## HDFC ERGO - Bharat Laghu Udyam Suraksha

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>HDFC ERGO - Bharat Laghu Udyam Suraksha</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0002V01202021	NA
3	Structure	As per policy schedule	Basis of sum insured as mentioned under "Special Condition / Clauses / Warranties" in the policy schedule
4	Interests Insured	Occupancy: As per policy schedule	Occupancy under "Details of Property Insured & Location of Risk Covered" in the policy schedule
5	Sum Insured	<<Total sum insured as stated in the policy schedule>>	Sum insured mentioned under "Details of Property Insured & Location of Risk Covered" in the policy schedule
6	Policy Coverage	<p>We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period as stated in the policy schedule.</p> <p><b>Insured Events</b></p> <ol style="list-style-type: none"> <li>1. Fire</li> <li>2. Explosion or Implosion</li> </ol>	"Clause B Insured Events" in the Policy wordings

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		3. Lightning 4. Earthquake, volcanic eruption, or other convulsions of nature 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation 6. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide 7. Bush fire, Forest fire, Jungle fire 8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) 9. Missile testing operations 10. Riot, Strikes, Malicious Damages 11. Acts of terrorism (Coverage as per Terrorism Clause attached) 12. Bursting or overflowing of water tanks, apparatus and pipes. 13. Leakage from automatic sprinkler installations. 14. Theft within 7 (seven )days from the occurrence of and proximately caused by any of the above Insured Events.	
7	Add-on Cover	As per policy schedule	"Add on's given under the "In-built/ Optional/ Add on Covers" in the policy schedule
8	Loss Participation	Policy Excess : 5 % of each claim, subject to a minimum of 10,000/- Terrorism - Material Damage 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/- 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/-	Policy Schedule
9	Exclusions	We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below: 1. i. Excess of 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of Rs. 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.	Exclusions in the policy wordings.

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		<p>ii. For terrorism risk the excess shall be as per the clause attached to this policy.</p> <p>2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.</p> <p>4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</p> <p>5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.</p> <p>6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.</p> <p>7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</p> <p>8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</p> <p>9. Pollution or contamination, unless</p> <p>i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or</p> <p>ii. an Insured Event itself results from pollution or contamination.</p> <p>10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.</p> <p>11. Loss of any Insured Property which is missing or has been mislaid or its disappearance cannot be linked to any single identifiable Insured Event.</p>	

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		<p>12. Loss or damage to any Insured Property removed from Your Premises to any other place, except</p> <ul style="list-style-type: none"> <li>i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60days,</li> <li>ii. Stock covered under Clause (C) (4.2) of this Policy.</li> </ul> <p>13. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.</p> <p>15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non#financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.</p> <p>16. Costs, fees or expenses for preparing any claim.</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 / clauses / warranties” 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>o The policy shall cover losses due to insured event/peril/ causes.</li> <li>o The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording.</li> <li>o 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>o 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>o The procedure for making a claim is given below.</li> </ul> </li> </ul>	NA

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		<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.</li> </ol> </li> <li>o Act as if not insured and try all possible measures to minimize the loss.</li> <li>o Inform fire brigade / police or any other govt statutory body, if applicable</li> </ol> </li> </ol>	

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		<ul style="list-style-type: none"> <li>o Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure</li> <li>o Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors</li> <li>o 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> <ul style="list-style-type: none"> <li>a) betterment,</li> <li>b) depreciation,</li> <li>c) applicable salvage value,</li> <li>d) underinsurance/average clause,</li> <li>e) policy excess / deductible /franchise etc,</li> <li>f) reinstatement premium.</li> </ul>	
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 for claims settlement <ul style="list-style-type: none"> <li>o Surveyor appointment- 24 hours from claim intimation</li> <li>o Survey report- 15 days from allotment of survey</li> <li>o 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

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		<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>	Section 6

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		<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.