

Personal Essentials Shield

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	Personal Essentials Shield	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN146RPMS0077V01202526	NA
3	Structure	As per policy schedule	Special conditions in the policy schedule
4	Interests Insured	<<Section 1- Lost wallet coverage Section 2: Key replacement cover Section 3: Journey protection>>	Policy schedule
5	Sum Insured	<<as stated in the policy schedule>>	"Details of Benefits" in Policy schedule
6	Policy Coverage	This Policy is in force for the Insured Person for the Policy Period specified in the Certificate of Insurance with respect to only such coverages as are indicated in the Policy Schedule /Certificate of Insurance	Scope of Cover -Policy wordings
7	Add-on Cover	Not Applicable	NA
8	Loss Participation	Not Applicable	NA
9	Exclusions	<p><<as Stated in policy wording with respect to coverage opted by insured>></p> <p>Apart from Specific exclusions related to specific section, there are General exclusion which are as follows:</p> <p>This Policy does not cover:</p> <ol style="list-style-type: none"> Any consequential loss or loss, destruction or Damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection, or military or usurped power or seizure, capture, arrests, restraints and detainments of all kings, princess and people of whatever nation, condition or quality what so ever. Any consequential loss or loss, destruction or Damage directly or indirectly caused to the property insured by a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 	Clause F: General Exclusions – Policy Wording

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		<p>3. Any consequential loss or loss, destruction or Damage caused to the insured property by pollution or contamination excluding a) pollution or contamination which itself results from a peril hereby insured against. b) any peril hereby insured against which itself results from pollution or contamination.</p> <p>4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or Damage of any kind or description whatsoever.</p> <p>5. Loss or Damage to Contents due to defective workmanship, material or design, latent defect, wear and tear, depreciation, moth, vermin, termites, Fungi, insects or mildew, process of cleaning, dyeing or bleaching, restoring, repairing, retouching or renovation, inherent vice, warping or shrinkage, the action of light or atmospheric conditions, natural ageing or any other gradually operating cause.</p> <p>6. Loss or Damage due to manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible.</p> <p>7. Loss of or Damage to the Property Insured under this Policy falling under the terms of the maintenance agreement.</p> <p>8. Loss or Damage due to improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or his agents.</p> <p>9. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speed.</p> <p>10. Mysterious disappearance and Unexplained Losses.</p> <p>11. Any loss or Damage to the insured property or to the general public and/ or legal liability arising out of immoral or unethical use of insured property.</p> <p>12. Damage to property not belonging to or held in trust by or in the custody or control of the Insured.</p> <p>13. Any loss, Damage, Accident, occurring before the cover commences under the Policy.</p> <p>14. Loss or Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>15. Losses that result from the direct actions of Your Family, or actions that a member of</p> <p>16. Losses due to the order of any government, public authority, or customers' officials.</p> <p>17. Losses arising out of Riot, Strike, Malicious damage and Terrorism</p>	
10.	Special Conditions and Warranties (if any)	<< as per Policy Schedule/Certificate of Insurance>>	NA

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11.	Admissibility of Claim	<p>In case of an event occurring resulting in a claim under this policy, You and/or Your legal representatives shall,</p> <ul style="list-style-type: none"> send an immediate notice to Us of the said event and the nature of the loss through fax/email/registered post within a period of seven days from the date of its occurrence. You may call on the number stated hereunder for this purpose: <p>Contact us- 022 6234 6234/022 6158 2020. Within a period of 7 days forward to Us all the relevant documents in evidence of the event and in support to the claim, unless otherwise agreed by Us; wherever, details pertaining to any incident which results in a claim, are conveyed by You to Us after a reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, condone the delay in intimation of claim or delay in providing the required information/documents to Us.</p> <ul style="list-style-type: none"> extend all assistance and cooperation to the Surveyor appointed for the purpose of survey and assessment of the loss; In case the event or circumstance to be notified, involves any form of legal process, You must in addition to the above; Immediately send to Us every written notice or information of any verbal notice of a claim and Immediately send to Us any writ, summons, or other legal process issued or commenced against the Insured, and Permit Us to take over the control and conduct of the defense, pursuit and settlement of any claim and provide Us or Our representatives with such cooperation and assistance as may be required for that purpose, and Provide Us with the names and addresses of any known persons injured and any available witnesses. Provide Us at your cost, with any legal documents and other documents which will help Us defend any Insured persons and Assist and cooperate with Us in the conduct of the defense by helping Us <ul style="list-style-type: none"> To make settlement To enforce any right of contribution or indemnity against any person or organization who may be liable to an Insured person To attend hearing and trials To secure and give evidence and obtain the attendance of witnesses. <p>Claims Documents</p> <p>a. Claim Form to be duly completed and signed by You and/or Your legal representative.</p>	NA

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		<p>b. Independent evidence of the event occurring, nature and extent of the loss and all the documents to substantiate the amount sought from Us, such as</p> <ul style="list-style-type: none"> i. Police Intimation report ii. Bills and invoices, valuation reports etc required to support and substantiate the claim amount iii. Estimate of the replacements iv. Invoice/final bill of repair/replacement v. KYC documents vi. Bank account details of the claimant for electronic settlement and Cancelled Cheque vii. Proof that vehicle was inoperable, for example, policy intimation, repair bills of workshop at place of claim, details of availing assistance services from us or any other service provider. (applicable for section 3). <p>Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.</p>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Contact Us: 022 6234 6234/ 022 6158 2020 • Website - www.hdfcergo.com Email- care@hdfcergo.com • Turn Around Time (TAT) in working hours / days for claims settlement <p>Surveyor appointment- 24 hours from claim intimation</p> <ul style="list-style-type: none"> - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report <ul style="list-style-type: none"> • Customer Escalation Matrix <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 style="text-align: center;">The Complaints & 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&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address:</p> <p style="text-align: center;">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

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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. 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"> • Call Centre -022 6158 2020/ 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 <p>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.</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>The Complaint & Grievance Redressal Cell, HDFC ERGO General Insurance Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>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</p> <p>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</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</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"> • 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 	Grievance Redressal

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		<ul style="list-style-type: none"> Non-receipt of your insurance document 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	<ul style="list-style-type: none"> 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. 	NA

Declaration by the Policy Holder:

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

Place: _____

Date: _____

(Signature of the Policyholder)

Note:

- Web-link of the product documents: <<<https://www.hdfcergo.com/download>>>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.