

### HDFC ERGO FARM YIELD INSURANCE POLICY

#### Preamble

HDFC ERGO General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Policy Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Policy Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Policy Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Policy Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured / appropriate benefit will be paid by the Company

#### 1. DEFINITIONS

**"Actual Cumulative Rainfall (ACR)"** means monthly rainfall in mm starting from policy inception date as recorded by Reference Weather Station for the 1st month (30 days).

**"Actual Excess Rainfall (AER)"** means maximum rainfall of three consecutive days as recorded by the Reference Weather Station.

**"Actual Satellite Based Crop Yield Index" (ASCYI)** means actual crop yield index range observed over period of time from reference satellite as mentioned in the Policy Schedule.

**"Bank"** means an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

**"Benchmark Cumulative Rainfall" (BCR)** will be the benchmark value in mm below which claims will be payable in the event of sowing failures as recorded by the Reference Weather Station specified in the Policy Schedule.

**"Benchmark Excess Rainfall" (BER)** will be the benchmark value in mm above which claims will be payable in the event of sowing failure as recorded by the Weather Station specified in the Policy Schedule.

**"Benchmark Satellite Based Crop Yield Index (BSCYI)"** means the value calculated on the basis of historical satellite based yield indices for available years, multiplied by the level of indemnity as mentioned in the Policy Schedule

**"Company"** means HDFC ERGO General Insurance Company Limited.

**"Contract Value"** means the total value of the contract between the Insured and the farmers.

**"Crop"** means the variety of seed and/ or plants the Insured cultivates as mentioned in the schedule to this Policy.

**"Deductible"** The Insured shall first bear an agreed percentage of the value at risk at the time of loss at the insured location as specified in the Policy Schedule on each and every loss caused by any insured peril and the Company shall only be liable for any amount in excess of the said loss amount.

**"Defective Seeds"** means the seeds sown which are not able to germinate and grow in the optimal conditions.

**"Defined Area or Unit area of insurance"** means specified area as declared in the Policy Schedule

**"Financial Institution"** shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934.

**"Insured"** means entity whose name specifically appears as such in the Policy Schedule.

**"Level of Indemnity"** means the percentage of indemnity as specified in the Policy Schedule.

**"Localised calamities"** (individual farm basis): Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

**"Policy Period"** shall mean the period commencing from the Policy Start Date and time and ending on Policy End Date and time as specifically appearing in the Policy Schedule.

**"Policy"** means the Policy booklet, the Schedule, any Extension and applicable endorsements under the Policy. The Policy contains details of the extent of cover available to the Insured, the exclusions under the cover and the terms and conditions of the issue of the Policy.

**"Proposal"** means any signed proposal in form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.

**"Reference Weather Station"** shall mean the weather station engaged in the study or monitoring of weather or atmospheric observations as stated in the Policy Schedule, the data from whom shall be used for the purpose of determining the Actual Cumulative Rainfall and Actual Excess Rainfall.

**"Remote sensing"** means acquisition of information about an object or phenomenon without making physical contact with the object and thus in contrast to on site observation using aerial sensor technologies to detect and classify objects on Earth (both on the surface, and in the atmosphere and oceans) by means of propagated signals (e.g. electromagnetic radiation).

**"Satellite based crop yield indices"** (SCYI) means graphical indicator values arrived post analyzing remote sensing measurements taken from satellite mentioned in the Schedule to this Policy.

**"Policy Schedule"** means the part of this Policy which outlines the policy coverages.

**"Sowing failure"** means conditions when more than 70% of crop seeds sown in the fields are failed to germinate due to deficit or excess rainfall events.

**"Sum Insured"** means the amount as stated in the Policy Schedule which would be total cost of cultivation or the contract value.

**"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.

**"Theft"** means the act of stealing, specifically, the felonious taking and removing of property, with intent to deprive the rightful owner of the same and includes larceny.

**"Widespread Calamities"** means loss or damage caused by widespread calamity to the crop cultivated as specified in the Policy Schedule, in the insurance unit and not at an individual farm level.

## 2. SCOPE OF COVER

It is an all risk cover for crops right from its sowing stage to harvesting subject to the exclusions mentioned in the Policy Wordings.

## 3. EXCLUSIONS

3.1 The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred arising out of damage or loss to insured Crop arising from:

- The burning of the property by order of any public authority or subterranean fire.
- Fire during harvest including but not limited to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.
- Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).
- Consequential loss whether or not caused by an insured peril.
- Theft / clandestine sale of the Insured Crop
- Intentional destruction of the Insured Crop
- Poor crop stand due to either defective seed / sampling
- Action of birds and animals
- Loss occurring prior to commencement of risk.

- Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from any act of terrorism

3.2 The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any insured arising out of damage or loss to insured crop arising from:

- (i) Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or.
- (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (iii) or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.

3.3 Loss occurring due to industrial pollution and / or toxic waste.

## 4. BASIS OF SUM INSURED

The basis of sum insured shall be the total cumulative cost of production or contract value (Total Sum Insured would be total contract value/cost of cultivation as declared in the Policy Schedule). Maximum sum insured should not be more than 150% of scale of finance for the particular district as declared by State Government for the insured season.

## 5. TYPE OF ASSESSMENT OF CLAIMS

1. Widespread calamity
2. Localized loss

The basis upon which the Company shall assess the claim shall be as follows:

### CLAIM AMOUNT CALCULATION FOR SOWING FAILURE RISKS

In the event that, for the defined area and during the time period specified in the Policy Schedule to loss or damage to the insured Crop from the insured perils, the benefit payable to the Insured shall be calculated as per the following formula  
If the ACR (Actual Cumulative Rainfall) is less than BCR (Benchmark Cumulative Rainfall)

Or

If the AER (Actual Excess Rainfall) is higher than BER (Benchmark Excess Rainfall)

Total Claims payable = Total cost of sowing as specified in Policy Schedule where

- Benchmark Cumulative rainfall will be the benchmark value below which claims will be payable under sowing failure risks.

- Benchmark Excess rainfall will be the excess rainfall value above which claims will be payable under sowing failure.
- “Actual Cumulative Rainfall(ACR)” means monthly rainfall in mm starting from policy inception date as recorded by Reference Weather Station for the 1st month.
- “Actual Excess Rainfall (AER)” means maximum rainfall of three consecutive days as recorded by the Reference Weather Station.

#### **CLAIM AMOUNT CALCULATION FOR WIDESPREAD CALAMITIES FOR STANDING CROPS**

In the event that, for the defined area and during the time period specified in Policy Schedule to this Policy, Loss or damage to the insured Crop from the insured perils, the benefit payable to the Insured shall be the shortfall in yield and calculated as per the following formula

BSCYI-ASCYI

Claim amount payable = \_\_\_\_\_ X Sum Insured

BSCYI

Where,

- Sum Insured is defined in Policy Schedule to this Policy.  
BSCYI (Benchmark Satellite Based Crop Yield Index) will be calculated on the basis of historical satellite based yield indices for available years, multiplied by the level of indemnity as defined in the Policy Schedule.
- ASCYI (Actual Satellite Based Crop Yield Index) will be calculated on the basis of satellite based crop yield indices (SCYI) taken by as defined in the Policy Schedule

#### **CLAIM AMOUNT CALCULATION FOR LOCALISED CALAMITIES FOR STANDING CROPS**

The losses would be assessed on individual basis in case of loss / damage resulting from occurrence of identified localized risks of hailstorm, landslide and cloud burst. The cost of inputs incurred until the time of occurrence of peril, and the expected loss in final yield due to the peril, would form the basis for loss assessment.

### **6. CLAIM PROCEDURE:**

Upon the happening of any event giving rise to a claim under this Policy the insurance company must be informed immediately but not later than 48 Hrs by the Insured and shall:

- 6.1 In the event of sowing failure the basis of settlement would be as per the data obtained from reference weather station as specified in Policy Schedule. The loss calculation would be on the basis of the payment formula as stated in the Policy on the basis of parameter, the insured shall not be required to submit the claim form. The payment shall directly be made to the insured upon the expiry of the Period of Insurance specified in the Policy Schedule.
- 6.2 In case when ASCYI (Actual Satellite Based Crop Yield Index) provided by reference satellite is less than BSCYI (BenchmarkSatellite Based Crop Yield Index) as

specified in the Policy Schedule, the insured shall not be required to submit the claim form. The payment shall directly be made to the insured upon the expiry of the Period of Insurance specified in Policy Schedule.

- 6.3 Insured farmers who experience crop losses due to occurrence of identified localized calamities risks, will give immediate written notice (in standard format) to insurance company through concerned financial institution /channel partner or directly, within 48 hours along with particulars of crop insured and extent and cause of damage. On receipt of loss intimation, insurance company shall depute Loss assessors (authorised loss assessors or technical personnel of the company) to area for assessment of crop loss. Cost of inputs incurred until time of occurrence of peril, and expected loss in final yield due to peril, will form basis for loss assessment. It shall be a condition precedent to the payment of any indemnity that the Insured makes available to the Company, any and all information requested by the Company and allows the access to authorize representatives of the Company or loss assessor deputed by the Company to verify and substantiate the total production of the Crop insured under this policy

#### **Claim Documents**

The Insured shall be required to furnish the following for or in support of a claim under the Policy in the event of identified localized calamities:

- Duly completed claim form as applicable
- Land records as per Government norms as applicable
- Photographs of damaged or loss incurred area of insured Crop which shows the loss under the policy.

#### **STANDARD TERMS AND CONDITIONS:**

1. Incontestability and Duty of Disclosure:

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

2. **Reasonable Care:**

The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.

3. **Observance of terms and conditions:**

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

4. **Material change:**

The Insured shall immediately notify the Company by fax, and in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe

operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

**5. Records to be maintained:**

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.

**6. No constructive Notice:**

Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

**7. Notice of charge etc.:**

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

**8. Special Provisions:**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

**9. Overriding effect of Policy Schedule:**

The terms and conditions contained herein and in Policy Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in PolicySchedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in PolicySchedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

**10. Duties of the Insured on occurrence of loss:**

On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:

- a. Forthwith file/submit a Claim Form if applicable in accordance with 'Claim Procedure' Clause as provided in PolicySchedule.
- b. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties premises / goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.
- c. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under 'Rights of the Company on Happening of Loss or Damage' Clause as provided in this Part.
- d. Not abandon the insured Property/item / premises, nor take any steps to rectify/remedy the damage

before the same has been approved by the Company or any of its agents or the Surveyor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.

**11. Rights of the Company on happening of loss or damage:**

On the happening of loss or damage, or circumstances that have given rise to a claim under this Policy, the Company may:

- a. Enter and/or take possession of the Property and / or Crop Cultivated, where the loss or damage has happened
- b. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage
- c. Keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,
- d. Sell any such property or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at the option of the Company.

**12. Right to inspect:**

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

**13. Position after a claim:**

The Insured shall not be entitled to abandon any Insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the

remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

**14. Contribution:**

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same subject matter of this insurance, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

Multiple policies involving Bank or other lending or financing entity -

In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, the Company will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with value at risk.

**15. Fraudulent claims:**

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

**16. Cancellation/termination:**

The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period..

**17. Policy Disputes:**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

**18. Arbitration clause:**

Any and all disputes concerning the interpretation or difference of the terms, exclusions or conditions contained herein is understood and agreed to by both the parties are subject to Indian law.

If any difference arises as to the quantum to be paid under this Policy (liability being otherwise admitted), such difference shall be referred to arbitration, in accordance with the Indian Arbitration and Conciliation Act 1996, as amended, Such arbitration panel shall consist of one

arbitrator selected by You, one arbitrator selected by Us, and a third independent arbitrator selected by the first two arbitrators in accordance with the provisions of the [Indian] Arbitration and Conciliation Act, 1996 (as amended). The arbitration shall be governed by Indian Law and the venue of arbitration shall be within India.

- (i) All proceedings in any arbitration shall be conducted in English and a daily transcript in English of such proceedings shall be prepared
- (ii) The cost of arbitration undertaken in accordance with this section shall be borne by the parties associated with the arbitration and shall share equally in the costs of the arbitration proceedings and presiding arbitrator
- (iii) It is clearly agreed and understood that no reference to arbitration can be made if We have either not admitted or have disputed liability in respect of any claim under or in respect of this Policy
- (iv) In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

It is further expressly agreed and declared that if We shall disclaim liability in respect of any claim and is not within 12 calendar months from the date of such disclaimer be made the subject matter of a suit or proceeding before a Court of law or any other forum, it shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder

**19. Agreed Bank Clause:**

It is hereby declared and agreed:

- (a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
- (b) That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder
- (c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank. (d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.
- (d) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the

Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

**19. Renewal notice:**

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

**20. Notices:**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to

In case of the Insured, at the address specified in the PolicySchedule.

In case of the Company:

HDFC ERGO General Insurance Company Limited  
6th Floor, Leela Business Park, Andheri Kurla Road, Andheri, Mumbai – 400059.

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

**21. Customer Service:**

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

**22. Grievances:**

In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours.

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer within a period of one year from the date of rejection by the insurer if it is not simultaneously under any litigation.

**23. Claim Intimation**

In the event of loss of an insured event the insurance company must be informed through anyone of below

means immediately-

1. Relationship officer / channel partner
2. Call Centre - 022-6234 6234
3. E-mail at care@hdfcergo.com
4. Our contact details are as follows:  
HDFC ERGO General Insurance Co. Ltd.  
Corporate Claims Department  
6th Floor, Leela Business Park,

Andheri Kurla Road, Andheri (E), Mumbai – 400059

During Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details in the agreed format.

**GRIEVANCE REDRESSAL PROCEDURE**

If You have a grievance that You wish Us to redress, You may contact Us with the details of Your grievance through:

- Call Centre - 0120-6234 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,

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,

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 of Your grievance. The contact details of Ombudsman offices are mentioned 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

You may also refer Our website [www.hdfcergo.com](http://www.hdfcergo.com) <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure

#### Names of Ombudsman and Addresses of Ombudsmen Centers

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>AHMEDABAD</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
<b>BHOPAL</b> Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
<b>CHANDIGARH</b> Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).



OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonapat and Bahadurgarh)
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
<b>KOCHI</b> Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
<b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.



OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
<b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor,C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

### Claim Settlement

The company will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the company decides to reject a claim made under this policy, the Company shall do so within a period of thirty days of the survey report or the additional survey report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2002.

### INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION

Benchmark value– 100 index value years over a period of time

Indemnity level – 80

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