

Miscellaneous & Special Type of Vehicles Package Policy – Annual - Prospectus

Your vehicle is one of your most prized possessions. With HDFC ERGO General Insurance Company Limited Motor Insurance policy, your vehicle is protected against any unforeseen circumstances. HDFC ERGO General Insurance Company Limited policy for Misc - D provides cover to your prized possession on annual basis to suit your requirements. Our service is backed by authorized workshops across India and end to end automated process which ensures fast track claim settlement.

PRODUCT HIGHLIGHTS

- Comprehensive cover for Misc – D vehicles.
- Estimate approval in 24 hours of vehicle reaching garage.
- Cashless claim service at authorized network garages.
- Toll free help line for any policy queries and claim intimation.
- Fair and transparent claim settlement.

ELIGIBILITY

The product will be offered to Misc - D vehicle as per the erstwhile Indian Motor Tariff 2002.

WHAT IS COVERED

Section I:

Loss or Damage to the Insured Vehicle caused by:

Accidental external means

1. Burglary,
2. Housebreaking or theft,
3. Fire, explosion,
4. Self ignition,
5. Lightning,
6. Terrorism, Riots, Strike or Malicious act,
7. Transit by road, rail, inland waterway, lift,
8. Earthquake, Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm frost, Landslide, Rockslide

Section II:

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for accidental death / injury to any third party and / or any damage to property owned by third party

Section III:

Personal Accident Cover to Owner Driver:

Cover for registered owner of the vehicle. Cover available for personal accident to unnamed passengers & named passengers up to Rs. 2 Lac.

WHAT IS NOT COVERED

The Company shall not be liable in respect of:

1. any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:
 - a) being used otherwise than in accordance with the Limitations as to Use or
 - b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
4. i) any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from

any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

The Company shall not be liable to make any payment in respect of:

- (a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
- (b) Damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- (c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and
- (d) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

NO CLAIM BONUS

- 1) An insured becomes entitled to No Claim Bonus only at the renewal of a policy after the expiry of the full duration of 12 months.
- 2) No claim bonus would be applicable on own damage component only when the policy term has been completed

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Note - Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to „Nil“ at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

COMPULSORY DEDUCTIBLE

Claims under Own Damage section of policies covering all classes of vehicles are subject to a compulsory deductible - 0.5% of IDV of the vehicle subject to a minimum of Rs. 2000/-

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CANCELLATION & REFUND

- a) 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.
- b) Under no circumstances can the company cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.

RENEWAL CLAUSE

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

CLAIMS PROCESS

A) Claim Intimation

1. The claims Intimation is done through call center. Location and caller details are entered in the Claims processing system. The policy number, date & time of accident, short details of accident & driver details are captured in claims processing system.
2. A unique claim reference no is generated and is communicated to the insured. This reference number is used for further claims related communication.
3. On receipt of such a communication, the Company shall respond immediately and give clear information to the insured on the procedures that he/she should follow.

B) Survey of loss

1. Surveyor is assigned on immediate basis and in any case within 72 hours of the receipt of intimation from the insured.
2. The Claim details are intimated to surveyor through SMS & email. All the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor are sent to the insured by letter, email or any other electronic form immediately after the appointment of the surveyor.
3. The Surveyor will co-ordinate with the Insured and if the vehicle is already in the workshop, surveyor will visit the workshop within 4 working hours of Intimation, in any case within 48 hours of his appointment. Surveyor shall within 7 days of the claim intimation, inform the insured of the essential documents and other requirements that the insured should submit in support of the claim. Where documents are available in public domain or with a public authority, the surveyor shall obtain them.
 - a) Claim Form
 - b) Registration Certificate
 - c) Driving License
 - d) Policy Copy
 - e) Estimate of Repairs
 - f) AML Documents (if required)
4. The Surveyor assesses the loss based and shares an interim report with the Company within the shortest time but not later than 15 days from the date of first visit.
5. If the insured is unable to furnish all the particulars required by the surveyor or where the surveyor does not receive the full cooperation of the insured, the surveyor shall inform the Company about the delay they may result in the assessment of the claim. Insured shall be intimated about the delay by the Company or the surveyor.

6. The surveyor shall submit a report with within 30 days to the Company. In case of any exception in terms or circumstances or any difficulty associated with replacement/reinstatement, the surveyor can seek for an extension from the Company for submission of his report.
7. Once the final survey report is furnished with all required information/ documents that are relevant and necessary for settlement of claim, the Company settle the claim.
8. Salvage/Wreck: In case of partial loss, the insured will not be responsible for disposal of salvage. The insured shall be paid his/ her claim amount.
9. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck ie. a 'total loss' or 'write-off', the Company shall grant the insured the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured).
10. In case, the claim is rejected, the Company shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.

Our contact details are as follows:

Contact number – 022 6158 2020/ 022 6234 6234

KYC documents as below are mandatory

- 1) PAN Card
- 2) Aadhar Card
- 3) Any other supporting document

GRIEVANCE REDRESSAL PROCEDURE

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Contact number – 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

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, Maharashtra**

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, Maharashtra
e-mail: cgo@hdfcergo.com**

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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, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are 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 <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office- 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

Website – www.hdfcergo.com

Contact number – 022 6158 2020/ 022 6234 6234

Email – care@hdfcergo.com

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.