

## All Risks Insurance - Prospectus

At HDFC ERGO Insurance, we understand that your business requires your undivided attention. With this in mind, our experts have meticulously designed insurance solutions to suit you and your equally unique business requirements. Our teams will ensure that you continue to focus on your key business area, while we advise you on how to best manage the risks.

HDFC ERGO Insurance presents

### ALL RISKS INSURANCE

All Risks Insurance Policy is designed to cover loss or damage to valuable articles such as Jewellery, Cameras, Watches and portable electronic equipment such as Laptops, Mobile Phones etc.

### WHO MAY INSURE?

Any person with insurable interest in the property.

### THE POLICY COVERS

Loss or damage to insured property due to Fire, Theft or Accident from any fortuitous cause, not excluded under the Policy. Property covered is to the extent of its intrinsic value, within the geographical limits stated in the Schedule to the policy.

### THE POLICY EXCLUDES

- Wear and tear or depreciation.
- Breakage/scratching/cracking of glass.
- Mechanical or electrical failure or breakdown, over winding, denting or internal damage of watches etc.
- Riot, Strike, Malicious Damage, Civil Commotion, Terrorist risk, Nuclear risks.
- War and allied perils.
- Delay, confiscation or detention by Customs or other Government Authorities.
- Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificates, Stamps, Business Books etc.
- Theft from fully enclosed vehicles with windows and other openings securely locked, unless accompanied by actual forcible and violent entry into the said vehicle.
- Consequential loss / legal liability.

### ADD ON COVERS

Policy can be extended to cover the following add-on covers:-

- Riot, Strike and Malicious Damage.
- Terrorist activity.
- Worldwide coverage.
- Electrical and Mechanical Breakdown.

### KEY ADVANTAGES OF THE POLICY

- Comprehensive cover for valuables covering wide range of fortuitous causes.
- Option to extend cover to worldwide geographical limits and mechanical/electrical breakdown for portable electronic equipment.

### CANCELLATION:

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.

### GRIEVANCE

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 us- 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**

### Bima Bharosa Portal

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

### Ombudsman

(Please provide contact details, Toll free number and email)

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](http://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](http://www.hdfcergo.com)

Contact us- 022 6158 2020/ 022 6234 6234

Email – [care@hdfcergo.com](mailto:care@hdfcergo.com)

### 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 a policy accept any rebate, except such rebate as may be allowed in accordance

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with the published prospectus or tables of the insurer.

**ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.**

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.