

Personal Essentials Shield

INTRODUCTION

In our daily lives, we often carry essential items like wallets, keys, and personal belongings that are crucial for our convenience and security. However, the loss or theft of these items can happen unexpectedly, causing not just financial loss but also significant inconvenience. Misplaced keys can compromise the safety of your home or vehicle, a lost wallet can disrupt your daily transactions, and an accident during travel can damage your personal effects while leaving you stranded midjourney.

The Personal Essentials Shield is designed to safeguard you against such unforeseen events. This cover provides financial protection and assistance to help you recover quickly and continue your routine without undue stress. With dedicated sections for lost wallet cover, key replacement cover, and journey protect, it ensures protection for your essential personal effects. Whether you are at home, on the move, or travelling long distances, this plan offers the reassurance that you and your belongings are well-protected.

ELIGIBILITY

This coverage will be offered only as group product

SCOPE OF COVER

Policy can be opted for upto 5 years.

This policy provides coverage to personal effects such as wallet, key replacement and more at home or in a journey taken anywhere in India specifically insured against any fortuitous event other than those specifically excluded in the policy document.

This policy has 3 sections which can be opted by insured as required. The chart of benefits is as below,

Section	Coverage	Cover Details	Number of Claims	Sum insured limit / sub-limit
1.	Lost Wallet Coverage	<p>Section 1: Lost Wallet Coverage</p> <p>Reimbursement for-</p> <ol style="list-style-type: none"> 1. In case wallet is lost or stolen we will reimburse replacement cost of new wallet 2. Application fees for applying for new Personal Papers including PAN Card, Passport, Driving License and/or Payment Cards. <p>Further, you can avail as part of the policy expenses to report lost card and block card through our empaneled service provider.</p>	Once during Policy Period	Max. Up to ₹ 75,000
2.	Key Replacement Cover	<p>Reimbursement for –</p> <ol style="list-style-type: none"> 1. Cost of Key replacement in case residence and/or vehicle keys are lost or stolen 2. Cost of replacing locks and keys if there is break in in residence or vehicle 3. Cost of obtaining a locksmith if locked out of residence or vehicle due to loss or theft of keys. 	Maximum two events during the Policy period	Max. Up to ₹ 75,000 (cumulative for all 4 covers)

Section	Coverage	Cover Details	Number of Claims	Sum insured limit / sub-limit
		4. 1 day cost of rental car if vehicle keys are lost or stolen and replacement take more than 24 hours		
3.	Journey Protection 3.1 Baggage Cover 3.2 Accommodation and Travel Support 3.3 Emergency Cash (Lumpsum Benefit)	<p>3.1 Baggage Cover – Indemnify if baggage and personal effects against loss or damage by any accident occurring during policy period for a journey taken anywhere in India upto Sum Insured. Support for for sim card block if mobile/tablet is lost in baggage.</p> <p>3.2 Accommodation and Travel Support – If Motor Vehicle in which insured is travelling becomes inoperable due to which insured is unable to complete journey, we shall reimburse the cost of hotel accommodation and return ticket from travel destination to the Home up to the sum insured mentioned in the schedule or as actuals whichever is less.</p> <p>3.3 Emergency Cash- If Motor Vehicle in which insured is travelling becomes inoperable due to insured is unable to complete journey, or have lost baggage, we will pay you an amount as mentioned towards emergency purchases of Food, Medicines, Clothes, Infants essential items.</p> <p>Further, We will provide below listed support and guidance through our empanelled service provider in any area where We has its presence through the network of the service provider, if Motor Vehicle in which you/your family is travelling becomes inoperable due to which insured is unable to complete your journey.</p> <p>a) Emergency Towing Assistance (Breakdown)</p> <p>b) Emergency Towing Assistance (Accident)</p> <p>c) Towing in case of usage of incompatible fuel</p> <p>d) On Phone Assistance for vehicle problems</p> <p>e) Finding Nearest Authorised Garage/ Authorised Dealer</p> <p>f) On Site Minor Repairs</p> <p>g) Battery Drain</p> <p>h) Locked / Lost Keys</p> <p>i) Fuel Delivery (up to 5 litres)</p> <p>j) Load Transfer</p> <p>k) Tyre problem / change</p> <p>l) Vehicle Extraction</p> <p>m) Ambulance service</p> <p>n) Emergency Message Transmission Assistance</p>	<p>Maximum two events during the Policy period</p> <p>However, no limit capping for assistance services</p>	<p>3.1: Max. Up to ₹ 75,000</p> <p>3.2: Max. Up to ₹ 1,25,000</p> <p>3.3: Max. Up to ₹ 25,000/ event</p>

Section Specific Exclusion

Section 1: Lost Wallet Cover

1. Transportation tickets, or other similar items that were in the lost or stolen wallet other than **Your** Personal Papers and Payment Cards;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. damage caused to Your wallet and items inside due to Accident;
4. any fraudulent/Unauthorized charges on the Lost or stolen Payment cards;
5. any Identity Theft related costs that are caused by Lost or stolen Personal Papers or Payment cards.
6. Any consequential loss

Section 2: Key Replacement Cover

We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following

1. costs associated with Lost or Stolen keys for a residence other than Your primary residence;
2. The cost to replace keys to Vehicles that You do not own.

Section 3: Journey Protection

3.1 Baggage Cover

1. Over winding and Denting or internal damage of watches and clocks.
2. **Money**, securities, Manuscripts, deeds, bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, stamps and travel tickets or travelers' cheques, business books or documents, weapons and explosives of all kinds
3. Mechanical or electrical derangement/breakdown.
4. Devices like Mobiles, Tabs and iPad whether or not part of baggage; however in case you lose Your device such as Mobile/iPad/Tablet, you can avail support for blocking Your SIM Card through our empaneled service provider. The cost of duplicate sim and device is not covered.
5. Leakage, spilling or exuding of liquids, oils or material of a like nature of articles of dangerous or damaging nature.
6. Theft of baggage or article
7. Articles of consumable and of perishable nature.
8. Wear and Tear exclusion
9. Fragile items/ Faulty material/latent defect
10. Riot Strike and Malicious Damage
11. Terrorism
12. Any loss or damage arising through delay, detention or confiscation by Customs or other governmental authorities.
13. Consequential loss or legal liability of any kind.
14. Baggage whilst being carried by any carrier under a contract of affreightment or a contract of carriage.
15. Damage caused whilst being worked upon, by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, ageing, discoloration, defect, rust, oxidation, warping, shrinkage, corrosion, erosion, metal fatigue, aridity, humidity, exposure to light or extremes of temperature, rodents, moth, vermin, insects or mildew or any other gradually operating cause.

GENERAL EXCLUSION

This Policy does not cover:

1. 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 detentions of all kinds, persons and people of whatever nation, condition or quality what so ever.
2. 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.
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.
4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or Damage of any kind or description whatsoever.
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.
6. Loss or Damage due to manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible.
7. Loss of or Damage to the Property Insured under this Policy falling under the terms of the maintenance agreement.
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.
9. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speed.
10. Mysterious disappearance and Unexplained Losses.
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.
12. Damage to property not belonging to or held in trust by or in the custody or control of the Insured.
13. Any loss, Damage, Accident, occurring before the cover commences under the Policy.
14. Loss or Damage caused by Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
15. Losses that result from the direct actions of Your Family, or actions that a member of the Family knew of or planned.
16. Losses due to the order of any government, public authority, or customers' officials.
17. Losses arising out of Riot, Strike, Malicious damage and Terrorism.

CLAIM SETTLEMENT PROCESS

In case of an event occurring resulting in a claim under this policy, You and/or Your legal representatives shall,

- 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:

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**.

- 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**
 - 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.

Claims Documents

- a. Claim Form to be duly completed and signed by **You** and/or **Your** legal representative.
- 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
 - 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).

Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

CANCELLATION

Cancellation by Insured:

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.

For long term policies (policy duration more than 1 year):

In case of No claim: The Company shall refund proportionate premium for the unexpired policy period.

In case of claim: No refund shall be made for the year in which claim is made. The Company shall refund proportionate premium for the unexpired policy years.

For policy duration up to 1 year:

The Company shall refund proportion premium for rest of the policy period subject to no claim(s) made during the policy period.

Cancellation by 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.

JURISDICTION

This Policy is subject to the exclusive jurisdiction of the Courts of India.

RENEWAL

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.

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Personal Essentials Shield** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Personal Essentials Shield** from Our branch or from Our website: www.hdfcergo.com For any legal interpretation, policy document will hold.

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**

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 - 62346234

Email – 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 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. 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.