



Frequently Asked Questions

About HDFC ERGO

HDFC ERGO, a 51:49 joint venture between housing major HDFC Limited and ERGO International, Germany (part of Munich Re Group), is the 4th largest private sector general insurer in India and offers all lines of general insurance products including motor, health, personal accident, home, fire, marine, aviation, liability, crop insurance etc. During the financial year ended March 31, 2016, the Company wrote gross premiums of Rs. 3,467 crores and made a profit after tax of Rs. 151 crores. The Company operates through 108 offices across 91 cities.

The Company also has a wide distribution network comprising brokers, retail and corporate agents including Bancassurance besides its own direct sales force. HDFC ERGO has been assigned 'iAAA' rating by ICRA indicating its highest claim paying ability and has been certified with ISO certification for customer servicing, claims and Information Security.

The core values of -HDFC ERGO are **Sensitivity, Excellence, Ethics** and **Dynamism**. This aligns well with the core values of L&T General Insurance, namely, **Excellence, Integrity, Team Work, Innovation** and **Customer Centricity**. Customers can count upon continued and distinguished levels of customer service.

Given below are some of the frequently asked questions with our responses. Should you have any other questions you can write to us at care@hdfcgi.com.

1. Who has acquired L&T General Insurance Company Limited and how much of equity has been acquired in the Company?

Larsen & Toubro Limited has divested its 100% stake in L&T General Insurance Company Limited to HDFC ERGO General Insurance Company Limited on June 3, 2016, vide a share Purchase Agreement. Post receipt of requisite approvals from Insurance Regulatory and Development Authority of India, our regulator and Competition Commission of India the share purchase transaction has been concluded on Sep 9, 2016. Thereby HDFC ERGO General Insurance Company Limited has acquired 100% of the equity of L&T General Insurance Company limited from L&T Limited.

2. Which Government Authority has approved the acquisition?

The approval for the acquisition has been received from the Insurance Regulatory & Development Authority of India (IRDAI) and Competition Commission of India (CCI).



3. What will L&T General Insurance Company Limited be known as, post acquisition by HDFC ERGO General Insurance Company Limited?

Subsequent to this transaction and post necessary regulatory approvals, L&T General Insurance Company Limited is **proposed** to be renamed as HDFC General Insurance Limited (HDFC General). HDFC General will operate as a wholly owned subsidiary of HDFC ERGO General Insurance Company Limited.

4. Will HDFC ERGO General Insurance Company Limited and HDFC General Insurance Limited continue to operate as 2 separate companies or will the two entities be merged?

HDFC ERGO General Insurance Company Limited would shortly be applying to the Bombay High Court for approval of Scheme of Amalgamation of these two entities. It is proposed that the merged entity would be known as **HDFC ERGO General Insurance Company Limited**. The same will be intimated to all policyholders once the requisite court and other regulatory approvals are received. Till such approval is received HDFC General Insurance Limited will operate as a fully owned subsidiary of HDFC ERGO General Insurance Company Limited.

5. How will the acquisition of L&T General Insurance Company limited impact me as the policyholder?

The existing policyholders L&T General Insurance Company Limited can be assured that, as our esteemed customers, you will continue to experience the same personalized working relationships, with high quality of customer service that you have been accustomed to in the past.

Furthermore, policyholders will have access to product suites of both HDFC ERGO General Insurance Company Limited and HDFC General Insurance Limited

6. Will there be any change in policy terms and conditions for me as an existing policyholder of L&T General Insurance Company Limited?

No, there is absolutely no change in your policy terms and conditions.

7. With name of the Company changing does the existing policy document under L&T General Insurance name remain valid or will I receive a new policy document?

All policies issued under L&T General insurance name shall remain so till expiry and do not require any amendments. At the time of renewal a fresh contract with the new company name shall be issued.

8. Will I be able to renew my L&T general insurance policy or will I have to buy a new policy from the new entity?

As there is no change in entity other than the ownership, all renewal related processes remain the same. You would be able to renew your existing policy as per current policy terms. With this acquisition you will have access to products of HDFC ERGO General insurance as well. In case you would like to switch to a new product you can do so, subject to terms and conditions as may be applicable.



9. With the Company being acquired who will pay the claim filed by me as an existing policyholder of L&T General Insurance Company Limited?

You should not be worried about your claim. The Company continues to exist and only ownership of the company has undergone a change. The Company is obliged to settle claims as per the policy terms and conditions. There is no change in claim process, contact details and touch points.

10. Will I be able to make any changes on my policy issued by L&T General Insurance Company Limited?

Policyholders will have no reason to be worried about their policy servicing needs. The Company continues to exist and only the ownership of the Company has undergone a change. The Company is obliged to provide policy related services as per the policy terms and conditions. There are no changes in contact details and touch points.

11. Can I, the policyholder, cancel my policy that was issued by L&T General Insurance Company Limited?

The Company would like to assure policyholders on service quality and there should not be any reason to reconsider their decision just because the ownership of the Company has undergone a change. However, in case you wish to cancel your policy, we would advise you to go through the policy terms and condition as same would apply and thereafter place a request for cancellation by calling our call center or write to us.

12. Will I, the policyholder, be able to continue my No Claim Bonus (NCB) on motor insurance policy of erstwhile L&T General Insurance Company Limited which has been earned during renewal?

Yes, the NCB benefits shall continue as per the policy terms and conditions.

13. Will I, the policyholder, be able to continue my Cumulative Bonus (CB) on health insurance policy of erstwhile L&T General Insurance Company Limited which has been earned during renewal?

Yes, the CB benefits shall continue as per the policy terms and conditions.

14. Who will service me as a policyholder after the acquisition?

There are no changes in the customer touch point, call center number and email address. Policyholders shall be able to avail any servicing needs through the chosen mode of establishing contact. Refer Contact us page for customer support details.



15. Can I the policyholder buy a HDFC ERGO product from the agents of L&T General Insurance Company Limited?

Channel Partners are allowed to source products from the product suites of both the companies and will now have a much larger bouquet of products to offer to proposers and existing policyholders. Proposers / policyholders can request their agent for any specific HDFC ERGO product they are interested in.

16. Will the existing branch of L&T General Insurance Company Limited in my city be closed or continued as is?

The Company does not intend to close any branch; however, certain branches shall be relocated to a new address. The proposed changes are described in Annexure -1.

17. Will I, as a policyholder, be able to get service from HDFC ERGO General Insurance branch?

Yes, we would be happy to assist you across all 108 branches of HDFC ERGO present in 91 cities. You may seek necessary information of HDFC ERGO branch network at www.hdfcergo.com or call 1800 2 700 700.

18. Will I as an existing policyholder of L&T General Insurance Company Limited be able to access the existing garage and hospital networks of HDFC ERGO General Insurance Company Limited?

Presently, for cashless claim services, policyholders will have to access L&T General Insurance (HDFC General) Insurance network of Garages and Hospitals. We intend to make this network available to both entities in due course.

19. What will be the impact on me as a Policyholder of L&T General Insurance Company Limited post merger?

Post approval from Bombay high court both entities shall be merged into one single entity called HDFC ERGO General Insurance Company limited. There will not be any impact to the policyholders of both entities as their policy terms and conditions, benefits shall remain as was. The merger will bring a unified process and structure, larger distribution and service network and branches. This would mean better reach and service quality to the policyholders. The policy document previously issued would not need any change. At the time of renewal, policyholders shall be issued HDFC ERGO General Insurance policies instead of HDFC General Insurance policies. Any change in communication touch points, details shall be made available on the Company's Website.



20. What range of products does HDFC ERGO General Insurance Company Limited offer?

HDFC ERGO General Insurance Company Limited offers a complete range of general insurance products ranging from Motor, Health, Travel, Home and Personal Accident in the retail segment and customized products like Property, Marine and Liability Insurance in the corporate segment. For more details, you may refer HDFC ERGO website www.hdfcergo.com.

21. During renewal is there an option for me as the policyholder for switching from the product of L&T General Insurance Company Limited to HDFC ERGO General Insurance Company Limited before the merger of the two companies or vice-versa?

The option to buy or switch would depend on the product proposed to be bought. Policyholders can enquire about the products they propose to buy or switch to by sending an email to care@hdfcqi.com or care@hdfcergo.com. All products being offered by both entities shall be available to policyholders of both the companies.

22. Is there a change in Grievance management process? Who should I as the policyholder approach for the grievance?

Please refer to the Company's grievance management policy as available on the Company website www.ltinsurance.com

Annexure – 1 - Proposed changes on Registered & Corporate address, and Branch addresses of HDFC General Insurance Limited.

Customer service contact details

Customer Care Toll free No – 1800-209-5846

Customer Care Email id – care@hdfcqi.com

Registered & Corporate office

Address – HDFC General Insurance Limited, HDFC House, 165 Backbay Reclamation, H T Parekh Marg, Churchgate, Mumbai 400020, Maharashtra

Phone number : 022 66383600

Customer Service office

Refer [Contact Us](#) section at www.ltinsurance.com

Annexure 1 - Proposed changes on branch location and addresses

Some of the branches shall be relocated to our new offices Effective from **Nov 18th, 2016**

State	City	Current Branch Address	Branch Address effective from Nov 18th, 2016
Karnataka	Bangalore	1st Floor, Shubham Building, Magrath Road, Bangalore - 560 025	Shankarnarayana Building, No. 25/1, 2nd Floor, Bldg No. 2, MG Road, Bangalore 560 001. Karnataka Contact No : 080 67153600
Tamil Nadu	Chennai	6th Floor, A Wing, KGN Towers, 62 EthirajSalai (Commander-in-Chief Road), Egmore, Chennai 600 105	New No.528, Old no.559, 2nd Floor, Anna Salai, Teynampet, Chennai - 600 018 , TAMIL NADU , City : CHENNAI Contact No : 044- 39193500
	Salem	3rd Floor, Empire Arcade, 356/1, Omalur Main Road, Opp. New Bus Stand, Salem - 636004	356/1, Empire arcade, Omalur Main road, opp. New bus stand, Salem – 636004 TAMIL NADU Contact No : 0427 – 3988360
	Coimbatore	-	Building No. 67, 01st Floor, Appuswamy Road, Red Fields, Coimbatore - 641 045
Telangana	Hyderabad	G-2, Ground Floor, Dega towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082	4th Floor, Office Nos.401 and 402, Kuchkulla House, Above Wills Lifestyle ShowRoom, HimayatNagar, Hyderabad - 500 029 TELANGANA Contact No : 040-39883600
UTTAR PRADESH	Lucknow	D- 351, 2nd floor, VibhutiKhand, Gomti Nagar, Lucknow -226010	Ratan Square, 20A, VidhanSabhaMarg, Lucknow - 226001. UTTAR PRADESH Contact No : 0522-3988360
	Meerut	2nd Floor, Metro Arcade, Garh Road, Near Sale Tax Office, Meerut-250002	Unit No.107,108,109, 1st floor, Shriram Plaza, MangalPanday Nagar, Opp SBI Zonal Office, Garh Road, Meerut - 250 004 UTTAR PRADESH Contact No : 0121 – 3988360
	Noida	3rd Floor, BhagwanSahai Palace, Main Road, Naya Bans, Gautam Buddha Nagar, Noida - 201301 U.P	5th Floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida 201301 UTTAR PRADESH Contact No : 0120 6691600
Orissa	Bhubaneswar	01st floor, MikNik Mall, Rajdhani Gas Campus, A/103, Nayapalli, Bhubaneshwar - 12	3rd floor, Hotel Pal Regency Pvt. Ltd. ,J 7,Jayadev Vihar, On Jaideb Behar, Bhubaneshwar -751 013 ORISSA Contact No : 0674 - 3269901
Bihar	Patna	01st Floor, Twin Tower, South	1st floor, UMA Complex, Frazer



HDFC General Insurance Limited

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		Gandhi Maidan, Patna- 800001	Road, Patna - 800001 BIHAR Contact No : 0612-2207274
West Bengal	Kolkatta Howrah	Harsh Apartment, 94/1, Dr.AbaniDutta Road, Kolkata, Howrah - 711101	2nd & 3rd Floor, P-255B, CIT Road, Scheme-VIM, Kankurgachi, Kolkata – 700054. WEST BENGAL Contact No : 033 23202018
	Kolkatta	1st Floor, Building No.2, Dr.Martin Luther King Sarani (Formerly Upper Wood Street), Kolkata – 700016	Building No. 3-B, 1st Floor, Part of Right Wing, Shakespeare Sarani,Kolkata-700071
Gujarat	Vadodara	2nd Floor, Bennison Complex, Above HSBC Bank, Next to ICICI Bank Building, O P Road, Vadodara	1st Floor, Sun Complex, Near Citi Bank, Gotri Road, Alkapuri, Vadodara - 390 007 GUJARAT Contact No : 0265-3988360
	Rajkot	2nd Floor, "Business Avenue", K.K.V. Circle, Near Utsav Party Plot, Opp Axis Bank, Kalavad Main Road, Rajkot	206-212 Sidhivinayak Complex, OppKalyan Jewellers, Dr.Yagnik Road, Rajkot - 360001 GUJARAT Contact No : 0281-3988360
	Ahmedabad	1st Floor, Showroom No.2, Shukan Arcade, Swastik Cross Road, C.G.Road, Ahmedabad	1st Floor, Showroom No.2, Shukan Arcade, Swastik Cross Road, C.G.Road, Ahmedabad
	Surat	2nd Floor,Rockford Business Centre, Plot No.267, Majura Gate(Khatodara-Majura), Ring Road, Surat-395002	2nd Floor,Rockford Business Centre, Plot No.267, Majura Gate(Khatodara-Majura), Ring Road, Surat-395002
Rajasthan	Jodhpur	1st Floor, Mandeep Tower, Plot No.E- 131,KSC, Main Residency Road, Jodhpur - 342002	1st Floor, N.k.Tower,Plot No. 49, Choupasani Road, Jodhpur – 342006 RAJASTHAN Contact No : 0291 - 3988360
	Jaipur	505, 5th Floor, City Corporate, C-Scheme, Jaipur -302 001	505, 5th Floor, City Corporate, C-Scheme, Jaipur -302 001
CHHATTISGARH	Raipur	1st (Mezzanine) Floor, Chawla Complex, SaiNagar, Devendra Nagar Road, Raipur	3rd Floor, Chawla Complex, Devender Nagar Road, Sai Nagar, Raipur – 492001 CHHATTISGARH Contact No : 0771 -3988360
	Mumbai (Dadar)	1st Floor, Office No. 2, Takshashilla CHS Ltd, City Survey No. 3/76 of DadarNaigaunDivision,GokuldasM adhavdas Pasta Road, Dadar,Mumbai- 400014	201, Marathon innova, 2nd floor, opp peninsula corporate Park, Lower Parel, Mumbai - 400 013 Contact No : 022-39883600
	Mumbai (Ghatkopar)	Office No.301, 3rd floor, Shree Platinum Commercial Premises Co-op. Society Ltd., CTS No. 4935 to 4947, Jawahar Road, Near Ghatkopar Railway Station, Ghatkopar East, Mumbai 400077	7 Apsara, 1st Floor, S V Road, Santacruz - W, Mumbai - 400054. Contact No : 02226485128



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	Mumbai (Kalina)	06th & 07th Floor, City 2, Plot 177, CST Road, VidyanagariMarg, Kalina, Santacruz – East, Mumbai – 400 098	6th floor, leela business park, Andheri kurla road, Andheri (E), Mumbai - 400 059 MAHARASHTRA . Contact No : 022-66383600
	Navi Mumbai (Mahape)	1501, 15th Floor, Building No. A-1, Sector-1, Rupa Solitaire Building, Millennium Business Park, Mahape, Navi Mumbai – 400710	4th Floor, Lake city mall - A, Kapurbavadi Junction, Majiwada Naka, Thane - 400 607 Contact No : 022 - 39983620
	Thane	Office No 4A / 2B, 4th Floor, Lake City Centre, Kapurbawdi Junction, Thane (West)	Office No 4A / 2B, 4th Floor, Lake City Centre, Kapurbawdi Junction, Thane (West)
	Pune	1st Floor 'B' Block, A-Wing, Heritage House,6-RamabaiAmbedkar Road, Pune-411001	Onyx , 4th Floor, North Main Road, Next to Westin Hotel, Koregaon Park, Pune - 411001 MAHARASHTRA Contact No : 020 30862900
	Nasik	1st Floor, Office No. 10, Kapadia Commercial Complex, Nr. Kalika Mata Temple,Old Agra Road, Nashik- 422 002	1st Floor, Pooja Enclave, College Road, Nasik 422005 MAHARASHTRA Contact No : 0253 3018821
	Nagpur	1st Floor, KapishApts, 282, Mata Mandir Road, Near Khare Town, Dharampet, Nagpur-440010	1st Floor, KapishApts, 282, Mata Mandir Road, Near Khare Town, Dharampet, Nagpur-440010
Delhi	Delhi	6th Floor, 16, Barakhamba Road, DCM Building, Connaught Place, New Delhi 110001	6th Floor, 16, Barakhamba Road, DCM Building, Connaught Place, New Delhi 110001
Madhya Pradesh	Indore	3rd Floor, “DhanTrident”,Block No.B-3,PU-4,Scheme No-54, Near Vijay Nagar Square, Indore-452010	3rd Floor, “DhanTrident”,Block No.B-3,PU-4,Scheme No-54, Near Vijay Nagar Square, Indore-452010