HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Boiler & Pressure Plant Insurance

Boiler & Pressure Plant Insurance
UIN: IRDAN125RP0006V01200203

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	**Boiler & Pressure Plant Insurance**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0006V01200203	NA
3.	Structure	As per policy schedule	"Policy Schedule"
4.	Interests Insured	Boiler & Pressure Plant	"Coverage Details, Sum Insured & Premium" in the policy schedule
5.	Sum Insured	<<as stated in the policy schedule>>	"Coverage Details, Sum Insured & Premium" in the policy schedule
6.	Policy Coverage	Subject to the term's exceptions, exclusions, provisions, definitions, warranties and conditions contained herein or endorsed hereon, the Company will at its own option by payment or reinstatement or repair indemnify the Insured against - 1. Damage (other than by fire) to the Boilers and/ or other Pressure Plant described in the Schedule; 2. Damage (other than by fire) to surrounding property of the insured described in the Schedule or to property held by the insured in trust or on commission or for which it is responsible; 3. Liability of the Insured at law on account of – a. Death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured); b. Damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible; caused by and solely due to Explosion or Collapse as	"Policy Schedule"

		hereinafter defined of any Boiler or other Pressure Plant described in the Schedule occurring in the course of ordinary working	
7.	Add-on Cover	As per policy schedule	"Details of Add on Cover" in the policy schedule
8.	Loss Participation	<<as per policy schedule>>	"Excess/ Deductible" in policy schedule
9.	Exclusions	The Company shall not be liable under this Policy in respect of - 1. Loss damage and/ or liability caused by or arising from or in consequences, directly or indirectly of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance lightning, theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/ or articles dropped therefrom. 2. a. War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, Civil Commotion, Military or Usurped power, Martial law, Conspiracy, Confiscation, Commandeering a group of Malicious Person or persons acting on behalf of or in connection with any Political Organisation. Requisition or Destruction or damage by order of any Government dejure or defacto or by any Public, Municipal or Local Authority. b. Nuclear reaction, nuclear radiation or radioactive contamination. 3. Accident loss damage and/ or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions. 4. Gradually developing flows, defects, cracks or partial	General Exclusions in the policy wordings.

		fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary 5. Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel or otherwise the grooving or the fracturing of any of the parts of a Boiler or pressure plant or for deterioration generally or for the development of cracks blisters, lamination and other flaws or fractures, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron. 6. The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers (unless such defects result in explosion or collapse). 7. Loss or damage to the insured plant or property and/or liability arising during and occasioned by the application of steam hydraulic or any other test of this plant as specified by Inspecting Authority or otherwise. 8. Loss or damage and/ or liability caused by or arising out of the wilfull act or wilfull neglect or gross negligence of the insured or his responsible representatives. 9. Liability assumed by the Insured by agreement unless such Liability would have attached to the Insured not withstanding such agreement. 10. Loss or damage and/ or liability due to faults or defects existing at the time of commencement of this Insurance and known to the Insured or his responsible representatives but not disclosed to the Company. 11. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured. 12. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.	

		In any action, suit or other proceeding where the company alleges that by reason of the exceptions or exclusions above any loss destruction, damage or liability is not covered by this insurance, the burden of proving that such loss destruction, damage or liability is covered shall be upon the Insured.	
10.	Special Conditions and Warranties (if any)	• Sanction and Embargo Clause • NMA 2915-End B • Communicable Disease Exclusion Clause For more details refer policy schedule	"Special conditions / / warranties and Exclusions" under policy schedule
11.	Admissibility of Claim	• Following are the key parameters leading to admissibility or denial of claims: - The policy shall cover losses due to insured event/peril/causes. - The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/conditions/warranties. • Duty of care & loss minimization post-accident - If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below: 1. Immediate notice to Us a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required. b. You can give notice to any of Our offices or call centres. c. You must state in this notice i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You	NA

		made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of insured property, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible. 2. Steps to prevent loss and damage a. You must take all reasonable steps to prevent further loss or damage to insured property. b. Until We have inspected insured property and have given Our consent, i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. The loss will be assessed by the surveyors as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any,	

		a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess/deductible/franchise etc, f) reinstatement premium.	
12.	Policy Servicing - Claim Intimation and Processing	• Contact us- 022 6158 2020/ 022 6234 6234 • Website: www.hdfcergo.com • Email : care@hdfcergo.com • **Turn Around Time (TAT)** in working hours / days - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report • Customer Escalation Matrix Level 1: In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: **The Complaints & Grievance Cell** **HDFC ERGO General Insurance Company Limited** **D-301, 3rd Floor,** **Eastern Business District (Magnet Mall),** **LBS Marg, Bhandup (West),** **Mumbai – 400078, Maharashtra** **e-mail: grievance@hdfcergo.com** Level 2: In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address: **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**	NA

13.	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: **Our Grievance Redressal Officer** 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 Redressal Procedure

		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.	
14.	Obligations of the Policyholder	● To disclose all information correctly sought by the insurer at time of filling the proposal form ● In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. ● Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period.	NA

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____ (Signature of the Policyholder)

Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.