HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Agricultural Pumpset Policy

Agricultural Pumpset Policy
UIN: IRDAN125RP0007V01200405

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	**Agricultural Pumpset Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0007V01200405	NA
3.	Structure	Basis of sum / Limit Insured: • **Indemnity /RIV**	NA
4.	Interests Insured	Pumpset which means a submersible or non-submersible pump of horsepower rating not exceeding 25 H.P., its driving unit, switches, wiring and starter.	NA
5.	Sum Insured / Motor Insured Declared Value Scope	<<as per policy schedule>>	Policy schedule
6.	Policy Coverage	The Company will, subject to the terms, conditions and exclusions contained herein or endorsed hereon, at it's sole option, by payment, repair or reinstatement, indemnify the Insured against accidental, unforeseen and sudden physical damage caused by or arising solely due to any of the following perils	Policy wordings
		i) Fire and for Lightning	
		ii) Burglary or Theft of submersible Pumpsets and Burglary or Theft of a non-submersible Pumpset following upon forcible and violent entry into a securely locked or fastened permanent enclosure where such a non- submersible Pumpset is lodged	
		iii) Mechanical or Electrical Break own	
		iv) Riot, Strike or Malicious damage; to any Pumpset specialised in the Schedule whilst at the premises therein mentioned provided such Pumpset is used of agricultural purposes (hereinafter referred to as "Insured Perils").	
7.	Add-on Cover	<<coverage & limits as stated in the policy schedule under add on section>>	Policy schedule

8.	Loss Participation	<<as per policy schedule>>	Policy schedule
9.	Exclusions	THE COMPANY SHALL NOT BE LIABLE IN RESPECT OF LOSS, DAMAGE AND / OR LIABILITY CAUSED BY OR ARISING FROM OR IN CONSEQUENCE DIRECTLY OR INDIRECTLY OF:	Exclusions
		1. (a) Acts of Terrorism. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be excluded, unless it is proved by the insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.	
		(b) War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, warlike operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities	

		(whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.	
		(c) ionising radiation or contamination by radioactivity from any source whatsoever.	
		(d) Nuclear weapons material.	
		(e) Floods.	
		1. Normal wear and tear, gradually operating cause such as aging, deterioration due to atmospheric conditions or otherwise, rusting, corrosion or warping	
		2. Loss, damage or liability caused by or arising out of the willful act or willful gross negligence of the Insured or his representative.	
		3. Loss, damage and / or liability due to faults existing at the time of commencement of this insurance which are known to the Insured or his representatives, regardless of whether such faults or defects were known to the Company	
		4. Loss or damage for which the manufacturer or supplier of the Pumpset is responsible either by law or under contract.	
		5. The cost of dismantling, transportation to the repair shop and back to the Insured's premises, and the cost of re erection arising out or any damage to the Pumpset.	
		6. Faulty workmanship, defective design or material or	
		7. Process of cleaning, maintenance, repair or dismantling of the Pumpset.	
		8. Consequential or indirect loss or damage which is not the direct result of insured perils, or apprehended loss or damage or contractual liability or legal liability of any kind	

		9. A pumpset with a horsepower rating in excess of 25. In any action, suit or other proceeding where the Company alleges that by reason of any of the above Exclusions, 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)	<<as per policy schedule>>	Policy schedule
11.	Admissibility of Claim	CLAIMS PROCEDURE: Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –	NA
		a. give immediate notice thereof in writing to the office of the Company which has issued the Policy or the nearest office of the Company on any of the following facsimile numbers - (Mumbai: 022-56383699; Delhi: 011-51520725; Bangalore: 080- 51120477), marked to the attention of 'Rural Officer';	
		b. deliver to the Company, within 14 days, unless the Company extends this period at its sole discretion by not more than 12 months, from the date on which the event giving rise or likely to give rise to a claim under this Policy shall have. come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the damage sustained to the Pumpset and the completed claim form;	
		c. lodge a FIR with the nearest Police Station in case of a Burglary / Theft claim;	
		d. preserve the damaged or defective parts and make them available for inspection by any official or surveyor of the Company; and	
		e. submit all reasonable information, assistance and proof in connection with any claim to the Company and permit the Company's representatives, upon prior appointment and during reasonable times, to enter and inspect the Insured's premises at which the loss or damage to the Pumpset has occurred for the purpose of investigating the claim. If required by	

		the Company, the Insured will also make a declaration on oath in the legal form desired by the Company affirming the truth of the claim and of any matters connected therewith.	
12.	Policy Servicing - Claim Intimation and Processing	Contact us - 022 6158 2020/ 022 6234 6234 Website / Email www.hdfcergo.com care@hdfcergo.com **Turn Around Time (TAT) in working hours/ days for claims settlement** - 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	NA
		Escalation Matrix when TAT is not satisfied	
		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	
		Level 3 Office of The Insurance Ombudsman	
13.	Grievance Redressal and Policyholders Protection	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 Redressal Procedure**

		grievance with **1. 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 Ltd.** **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 Ltd.** **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** 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.	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.