HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Portable Electronic Equipment Insurance Policy

Portable Electronic Equipment Insurance Policy
UIN: IRDAN125RP0006V01200405

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	**Portable Electronic Equipment Insurance Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0006V01200405	NA
3.	Structure	As per policy schedule	"Provisions – Basis of Indemnity" in policy wording
4.	Interests Insured	Portable Electronic Equipment's: As per policy schedule Occupancy: As per policy schedule	"Coverage Details, Sum Insured and Premium" section in policy schedule
5.	Sum Insured	<<as per policy schedule>>	"Coverage Details, Sum Insured and Premium" section in policy schedule
6.	Policy Coverage	This Policy shall apply to the Insured Property identified in the Schedule whether at work or at rest or whilst being used by the officials of the Insured on journey to places by train or road or air or over water anywhere within the territorial limits mentioned in the Schedule for the purpose of business or profession. The liability of the company for any one item of the Insured property shall not exceed in aggregate in any one period of Insurance the sum insured set against such items in the attached schedule(s) unless the sum insured under such item is reinstated after occurrence of a claim for balance period.	Policy wordings
7.	Add-on Cover	<<as per policy schedule>>	Policy Schedule
8.	Loss Participation	<<as per policy schedule>>	"Excess/ Deductible" in policy schedule
9.	Exclusions	The Company will not indemnify the Insured in respect of loss, damage or liability attributable directly or indirectly to -	Exclusions

		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 also 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. An act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public in fear. In the event that 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, 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. In the event that 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. Willful act or willful negligence of the Insured or his representative. f. Cessation of Insured's work whether total or partial on account of loss or damage to Insured Property. g. Internal misalignment of the Insured Property not accompanied by damage otherwise covered by this policy. h. Loss of or damage to the Insured Property covered under the terms of maintenance agreement. In any action, suit or other proceedings relating to by exclusions (a) to (h) above, unless the Insured proves to the satisfaction of the Company that any loss, destruction, damage or liability is not covered by the said exclusions, they shall be deemed to be so covered. i. the deductible excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item of Insured Property is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single deductible excess applicable to such items of Insured Property; j. loss or damage caused by any faults or defects existing at the time of commencement of this policy of insurance within the knowledge of the Insured or	

		his representatives, irrespective of whether such faults or defects were known to the Company or not k. loss or damage as a direct consequence of a gradually operating cause such as wear and tear, aging, cavitation, erosion, corrosion, incrustation etc. or gradual deterioration due to atmospheric conditions l. any costs incurred in connection with the elimination of functional failures in the Insured Property unless such failures were caused by an indemnifiable loss of or damage to the Insured Property; m. any costs incurred in connection with the maintenance of the Insured Property, such exclusion also applying to parts exchanged in the course of such maintenance operations; n. loss or damage for which the manufacturer or supplier of the Insured Property is responsible either by law or under contract. o. loss of or damage to rented or hired equipment for which the owner of such equipment is responsible either by law or under a lease and / or maintenance agreement; p. consequential loss or liability of any kind or description. q. loss of or damage to hard disk and read-write head whilst in transit except when caused to the whole computer by an insured peril. r. loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals). s. aesthetic defects, such as scratches on painted polished or enamelled surfaces.	

		In respect of the parts mentioned under r) and s) above the Company shall be liable to provide compensation in the event that such parts are affected by an indemnifiable loss or damage to the insured items. t. any unexplained disappearance of the Insured Property.	
10.	Special Conditions and Warranties (if any)	• Sanction and Embargo Clause • 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 to your insured property due to unforeseen and sudden physical damage by any cause not excluded. - 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/peril/causes, 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,	NA

		iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. 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/us 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 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 • 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),**	NA

		Mumbai – 400078, Maharashtra **e-mail: cgo@hdfcergo.com**	
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 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 Grievance may also be lodged at IRDAI Integrated Grievance Management System-	Grievance Redressal Procedure

		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:

1. Web-link of the product documents: <<https://www.hdfcergo.com/download>>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.