

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

<b>Sl No</b>	<b>Title</b>	<b>Description</b> (Please refer to applicable Policy Clause Number in next column)	<b>Policy / Clause Number</b>
1	Product Name	Ticket Cancellation Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0004V01201718.	NA
3	Structure	Basis of Sum/Limit Insured: Indemnity basis	NA
4	Interests Insured	Cancellation of pre-booked, pre-paid event tickets	II.COVERAGE
5	Sum Insured	<< As per policy schedule>>	Policy Schedule
6	Policy Coverage	The Company will indemnify the Insured for its ascertained net loss in the event of cancellation of pre-booked, pre-paid event tickets, up to the amount Policy holder becomes liable to pay to its customers subject to maximum of Sum Insured.	II.COVERAGE
7	Add-on Cover	<< As per policy schedule>>	Policy Schedule
8	Loss Participation	<< As per policy schedule>>	Policy Schedule
9	Exclusions	Ticket cancellation followed by the cancellation, abandonment, postponement, re-scheduling or relocation of the event  Cancellation against tickets booked/ purchased through illegal means (Eg: Tickets purchased from the black market)  Any claim towards tickets that remain unsold in any form	IV.EXCLUSIONS
10.	Special Conditions and Warranties (if any)	<< As per policy schedule>>	Policy Schedule

11.	Admissibility of Claim	<p>Claim is intimated by the customer to insurance company or group master policy holder.</p> <p>Insured person/Group master policyholder to share consolidated claims data in excel format at an agreed frequency to <a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a></p> <p>HDFC Ergo claim intimation and settlement is done after cross check of the claims details.</p> <p>Claims will be reviewed by the claims team on basis of the Policy no , deductibles applied and date of loss is within the Policy period.</p> <p>Claims are settled within 7 days from the date of the data received .</p> <p>If the date of ticket cancellation is not within the Policy period the claim is repudiated and informed to the Client by mail</p>	NA
12.	Policy Servicing - Claim Intimation and Processing	<p><b>Policy Servicing:</b>  TContact us - 022 6158 2020/ 022 6234 6234  Website – <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>  Email - <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>  <b>Claim Intimation:</b> <a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a></p> <hr/> <p><b>TAT:</b>  TAT - 7 days from the data received date</p> <p><b>Escalation Matrix</b>  Somendra.Mishra@hdfcergo.com  Rita.Fernandes@hdfcergo.com  Barda.Satpathy@hdfcergo.com</p>	NA
13.	Grievance Redressal and Policyholders Protection	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:  Our Grievance Redressal Officer</p> <ul style="list-style-type: none"> <li>• Contact us - 022 6158 2020/ 022 6234 6234</li> <li>• <b>Emails</b> – <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></li> <li>• <b>Contact Details for Senior Citizens:</b> 022 6242 6226   <b>Email:</b> <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>  Designated Grievance Officer in each branch.</li> <li>• <b>Company Website</b> – <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>• <b>Courier</b> - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the</p>	GRIEVANCE REDRESSAL PROCEDURE

		<p>details of your grievance during our working hours from Monday to Friday.</p> <p>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</p> <p><b>The Complaint &amp; 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</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>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</b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management system- <a href="http://bimabharosa.irdai.gov.in">http://bimabharosa.irdai.gov.in</a></p> <p>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:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>"<a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
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14.	Obligations of the Policyholder	<p>To disclose all information correctly sought by the insurer at time of filling the proposal form</p> <p>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediate</p> <p>Non-disclosure of material information may affect the claim settlement.                  Disclosure of other material information during the policy period.)  <i>Insurer to specify the material information</i></p>	NA
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Declaration by the Policyholder:

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.