

**Customer Information Sheet**  
**Extended Warranty Insurance**

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

<b>Sr. No.</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>Extended Warranty Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0013V01201314	NA
3	Structure	Basis of Sum / Limit Insured Indemnity/ RIV	NA
4	Interests Insured	It is available for products like <ul style="list-style-type: none"> <li>• Household appliances like washing machines, refrigerators, dishwashers etc.</li> <li>• Electronic appliances also known as brown and grey goods such as TV, Computer etc.</li> <li>• Automobiles and many others.</li> </ul>	NA
5	Sum Insured	<<as per policy schedule>>  The Sum Insured in respect of each Insured Asset must equal the original purchase price of the Insured Asset. In the event of a loss, the basis of loss settlement shall be as follows: <ol style="list-style-type: none"> <li>1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the Insured event. No depreciation shall be deducted except for parts with limited life.</li> <li>2. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the sub-limit of the Sum Insured set against the Insured Asset in the Schedule.</li> <li>3. If the value of the Insured Asset hereby Insured shall at the time of any Insured event be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered his own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every Insured Asset, if more than one, shall be separately subject to this Special Condition.</li> <li>4. The Company shall be entitled to retain any defective part replaced under the Policy.</li> </ol>	Policy Schedule  BASIS OF CLAIM SETTLEMENT

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
6	Policy Coverage	The Company will indemnify the Insured against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and/or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period, provided that the liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Schedule.	COVERAGE
7	Add-on Cover	Not applicable	NA
8	Loss Participation	<<as per policy schedule>>	Policy Schedule
9	Exclusions	<p>The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:</p> <ol style="list-style-type: none"> <li>1. Deductible: amount specified in item 6 of the Schedule in respect of each and every claim.</li> <li>2. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's instructions.</li> <li>3. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty.</li> <li>4. Loss or damage arising out of improper use of the Insured Asset as determined Company.</li> <li>5. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical construction of the Insured Asset.</li> <li>6. Where repair work is carried out by persons/agency that are not authorized by the Company.</li> <li>7. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Insured Asset.</li> <li>8. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.</li> <li>9. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.</li> <li>10. Defects or faults that were not covered under the manufacturer's warranty.</li> <li>11. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.</li> <li>12. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.</li> </ol>	EXCLUSIONS

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		<p>13. The cost of transporting the Insured Asset to and/or from the place of repair.</p> <p>14. Loss or damage caused by or arising out of the willful acts or willful gross negligence of the Insured and/or Insured's family and/or Insured's employees.</p> <p>15. Insured's consequential losses of any kind and/or legal liability of any kind.</p> <p>16. Failure of parts which are subject to recall by manufacturer of the Insured Asset.</p> <p>17. The cost of repairing, restoring or reconfiguring computer software.</p> <p>18. Any cost incurred with maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.</p> <p>19. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.</p> <p>20. Where the original serial number is removed, obliterated or altered from Insured Asset.</p> <p>21. Loss or damage arising out of improper storage or transportation of the Insured Asset.</p> <p>22. The cost of installing any optional attachment to the Insured Asset.</p> <p>23. Loss or damage due to use of non-genuine parts and/or non-genuine oils.</p> <p>24. Where there is a change of ownership of the Insured Asset.</p> <p>25. Mechanical and/or electrical Breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset.</p> <p>26. Service calls which do not involve malfunction or defects in workmanship or material.</p> <p>27. Damages caused by services performed by service personnel of the non-authorized workshops.</p> <p>28. Where the Insured Asset is subject to commercial, rental or profit generation purposes.</p> <p>29. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/strike/malicious damage, act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.</p> <p>30. Any circumstance, fact or mater of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.</p>	

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		<p>31. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.</p> <p>32. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>33. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage to property by or under the order of any government or public local authority.</p> <p>34. Any loss or damage that arises when the Policy is not in force due to any reason whatsoever. If the Company alleges that by reason of this exclusion, this Policy does not cover any loss, damage, cost or expenses insurance the burden of proving the contrary shall be upon the Insured.</p>	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	<p>The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon</p> <ol style="list-style-type: none"> <li>1. Failure of a part or parts, as covered under the Policy of the Insured Asset, due to mechanical, electronic or electrical breakdown, occurring during the Period of Insurance under normal operating condition of the Insured Asset.</li> <li>2. A mechanical, electronic or electrical breakdown should result in inability or incapacity of the Insured Asset to perform as per Manufacturer's/Dealer's specifications under normal operating circumstances.</li> <li>3. Coverage is granted for the cost of replacement of parts when required &amp; cost of labour.</li> <li>4. Any breakdown arising out of or gradual decline in output or performance due to age or usage of the Insured Asset shall not be construed as Insured Event under this Policy.</li> </ol>	NA
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Contact us- 022 6158 2020/ 022 6234 6234</li> <li>• Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>• Email : <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a></li> <li>• If Insured product is in need of repair (cover under this policy) after the manufacturer's warranty or dealer warranty has expired, Insured must comply with the following conditions to have the full protection of the Insured product. Non-compliance of following conditions would entitle us to cancel this policy or refuse to deal with your claim or reduce the amount of any claim payment.</li> </ul>	NA

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		<ul style="list-style-type: none"> <li>• All claims should be notified by the Insured to the Company or its authorized representative immediately and within 15 days from the date, the Insured first becomes aware of the failure of the Insured Asset.</li> <li>• The insured shall, within 60 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company.</li> <li>• Assessment and negotiation of claims shall be handled solely at the discretion of the administrator and the Company.</li> <li>• The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstances in his possession and furnish copies of or extracts from them as may be required by the Company to ascertain in the correctness thereof or the liability of the Company under this Policy.</li> <li>• Where covered parts can reasonably be repaired or reinstated at a cost less than a replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Product to its state immediately prior to the happening of the Part Failure.</li> <li>• In case of total loss, the Company shall indemnify the Insured in respect of replacement costs up to the actual market value of the Insured Asset.</li> <li>• Please note that repair involves the use of parts of a similar kind and quality of those being replaced.</li> <li>• The Company shall be entitled to retain any defective part replaced under the Policy.</li> </ul> <p>Turn Around Time (TAT) in working hours/ days for claims settlement</p> <ul style="list-style-type: none"> <li>• Surveyor appointment- 24 hours from claim intimation</li> <li>• Survey report- 15 days from allotment of survey</li> <li>• Decision of claim to insured - 7 days from survey report</li> </ul>	
		<p>Customer Escalation Matrix</p> <ul style="list-style-type: none"> <li>• 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 &amp; 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</li> </ul>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;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</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<p>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 with</p> <p><b>Our Grievance Redressal Officer</b></p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>Contact us- 022 6158 2020/ 022 6234 6234</li> <li>Emails – grievance@hdfcergo.com</li> <li>Contact Details for Senior Citizens: 022 6242 6226   Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>Company Website – www.hdfcergo.com</li> <li>Courier - 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 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 Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b></p>	GRIEVANCE REDRESSAL PROCEDURE
		<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>	

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		<p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://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>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul>	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.