

Farmer's Package Policy - Prospectus

The Farmer's Package Policy has been drafted with the aim of offering a single Package Policy to farmers and rural householders principally involved in agriculture, so that under one cover, they can have comprehensive insurance protection for their entire assets and interests, including risks of Personal Accident for self and family members.

SCOPE OF COVER

This policy is a product tailored specifically for the rural and semi-rural sector, designed to provide valuable protection to farmers and their business under a range of covers conveniently brought into one package policy.

There are 11 covers offered under this Package to cater to the various insurance requirements of the Indian "farmer", of which 3 covers on Standard Fire & Special Perils, Burglary & robbery and Personal Accident are compulsory and 8 others are optional covers as per the below table.

Compulsory Covers	
Cover 1	Standard Fire and Special Perils
	Cover 1 b – Contents
Cover 2	Burglary & Robbery
	Cover 2 a: Contents
	The Sum Insured should be the same as that provided above under Cover 1 b
Cover 10	My:health Personal Accident Insurance

Optional covers	
Cover 1	Standard Fire and Special Perils
	Cover 1 a - Building
Cover 2	Burglary & Robbery
	Cover 2 b: Farm Produce
	The Sum Insured should be the same as that provided above under Cover 3
Cover 3	Farm Produce
Cover 4	Agricultural Pump Set
Cover 5	Television (All Risk)
Cover 6	Poultry
Cover 7	Cart Protection & Liability (Non-Motorised)
Cover 8	Tractors
Cover 9	Pedal Cycle
Cover 11	Baggage

THE PACKAGE POLICY COVERS THE FOLLOWING:

Cover 1 – Standard Fire and Special Perils (As per standard Fire and Special Perils tariff wordings)

Cover 1a – Standard Fire and Special Perils – Building (Optional Cover)

Cover 1 b – Standard Fire and Special Perils - Contents (Compulsory Cover)

This cover provides protection for buildings and contents against the following perils

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riot, Strike, Malicious Damage
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact Damage
- Subsidence and Landslide including rock slide

- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire

SPECIAL CONDITIONS

- The cover may be taken on both reinstatement value basis and market value basis.
- Reinstatement value basis means – new for old without deduction of depreciation;
- Market value basis means – after deduction of depreciation depending on the age of asset on cover.
- It is a precondition that adequacy of sum insured be maintained.
- Earthquake (fire and shock) and Terrorism damage can be opted as an add-on cover.

SPECIAL EXCLUSIONS:

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage directly or indirectly caused to the property insured by a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
3. Loss, destruction or damage caused to the insured property by pollution or contamination excluding a) Pollution or contamination which itself results from a peril hereby insured against. b) Any peril hereby insured against which itself results from pollution or contamination
4. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated.
5. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
6. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
7. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the customer following a loss, destruction or damage to the Property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
8. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
9. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
10. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious Damage cover.
11. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature, unless this is opted separately for cover.
12. Loss or damage to property insured if removed to any building or

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place other than in which it is herein stated to be on cover, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

Excess – Nil, Terrorism Excess – 1% of claim amount, subject to minimum of Rs.10000 and maximum of Rs.5 Lakhs,

Cover 2 – Burglary and Robbery

Cover 2 – a Burglary and Robbery Contents (Compulsory Cover)

Cover 2 – b Burglary and Robbery Farm Produce (Optional Cover)

- Covers Buildings and contents against the risk of actual or attempted robbery/burglary.
- Cover is also extended to indemnify you for damage caused to your premises as well as costs for changing locks at the your premises resulting from actual or attempted robbery/burglary.
- Covers stock of farm produce against the risk of actual or attempted robbery/burglary.

(Note: The Sum Insured for 2a should be the same as that provided above under Cover 1 b. If cover 3 is availed, it is an option to take under cover 2b. However if opted to cover, sum insured for 2a and 2b should be equal to 1b and 3 respectively)

SPECIAL CONDITIONS

The customer shall:

- a. Take all reasonable steps to identify the perpetrators of the Robbery and/or Burglary and discover and recover any Contents and/or money lost;
- b. Immediately and in any event within 24 hours lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of that written complaint, the First Information Report and/ or Final Report to the Company.

SPECIAL EXCLUSIONS:

The Company has no liability for and will not make any payment under this Cover:

- a. Valuables.
- b. If the Farmhouse has been unoccupied by the Insured and his Family for a continuous period of 35 days or a total of 60 days in any one Policy Period;
- c. Theft.
- d. For Cattle, Livestock, Motor, and Pedal Cycles.

Compulsory deductibles: 2.5% of SI, minimum Rs. 500/-and maximum Rs. 10,000/- for each and every claim.

COVER 3 - FARM PRODUCE

This section covers your Farm Produce intended for commercial sale by loss or damage due to:

- Accidental Fire
- Lightning
- The explosion of gas in a domestic appliance
- Accidental Impact Damage
- Riot, Strike or Malicious Damage.

SPECIAL CONDITIONS

- Customer should ensure adequacy of stocks value. Value may be considered based on the highest production level/period
- Value to be considered on market value basis.
- Stocks held in trust or commission may also be considered whilst deriving the value and to be mentioned separately in the proposal form.

SPECIAL EXCLUSIONS:

- a. Goods other than Farm Produce
- b. Excess: 5% of Sum Insured subject to max of Rs.25,000/- for each and every claim.

COVER 4 - AGRICULTURAL PUMP SET

This cover provides indemnity to you for the loss or damage to your agricultural pump set (whether electrical or diesel) caused by

- Accidental Fire
- Lightning
- Riot, strike or Malicious damage
- Mechanical or electrical breakdown.
- Cost of dismantling and erecting the Pump Set and transporting it to the closest repairer.

SPECIAL CONDITIONS

- a. In the event of a claim, the customer shall immediately give the Company full details by telephone or telegram as well as in writing.
- b. The customer shall preserve the damaged or defective parts and make the same available for inspection by the Company or its representatives till finalization of claim.
- c. In calculating a claim payment on repair basis, no deduction will be made for depreciation and the maximum rewinding charges payable, subject to the Sum Insured in the Policy Period are as follows:

Horse Power of the Pump Set	Rewinding charges (Rs)
3 and under	650
Above 3 and up to 5	825
Above 5 and up to 7.5	1050
Above 7.5	1350

In case of total loss, due deduction of deprecation shall be made from the replacement value of the items covered.

- d. It is a precondition that the Sum Insured should represent the reinstatement value of the pump set (New for old basis) and should also include cost of erection, duties, taxes, local charges if any.

SPECIAL EXCLUSIONS:

The Company has no liability for:

- a. any fault or defect existing at the commencement date of this Policy whether known or unknown to the Insured or the Company;
- b. loss or damage for which the manufacturer or supplier of the set is responsible;
- c. Loss or damage due to wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect;
- d. any maintenance costs for the set or any replacement parts;
- e. The cost of rectifying functional failures unless due to an insured event under this Cover.

Excess: 1% of Sum Insured subject to minimum of Rs.100/- for each and every claim

COVER 5 - TELEVISION (ALL RISK)

The cover offers protection to Television (TV).

This section covers loss or damage against all risk other than specifically excluded.

- Maximum age TV should not exceed 10 years.
- Minimum Sum Insured should be Rs. 1,000/-

SPECIAL CONDITIONS

SUM INSURED - It is a precondition that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, if any and erection costs.

SPECIAL EXCLUSIONS:

The Company shall not, however, be liable for -

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- a. The Excess stated in the Schedule to be borne by the customer in any one occurrence; if more than one item is lost or damaged in one occurrence, the customer shall not have to bear more than the highest single excess applicable to such items.
- b. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the customer, or his/her representatives.
- c. Loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
- d. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
- e. Any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;
- f. Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract;
- g. Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement;
- h. Consequential loss or liability of any kind or description;
- i. 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);
- j. Aesthetic defects, such as scratches on painted polished or enameled surfaces.
- k. In calculating a claim payment on repair basis, no deduction will be made for depreciation
- l. In case of total loss case, due deduction of deprecation made from the replacement value of the items covered

Excess: The first 5% of each claim amount is deducted subject to a minimum of Rs.500/-

COVER 6 - POULTRY

This is a unique and comprehensive cover providing you with indemnity against the death of your poultry kept on the farm, by accidental death and/or disease

SPECIAL CONDITIONS

It is a precondition that:

- a. the poultry are provided with proper feed, water and shelter;
- b. the customer shall
 - i) ensure that poultry is vaccinated at proper intervals by a qualified veterinary practitioner;
 - ii) de-beak poultry at regular intervals by engaging a qualified veterinary practitioner;
 - iii) deliver to the Company Daily Mortality Reports on a weekly basis, failing which it shall be deemed that there was no mortality for that particular week;
 - iv) immediately upon discovery effectively isolate any poultry affected with any disease and take all precautions to protect against the infection of other poultry;
 - v) notify the Company of a claim immediately and in any event within 72 hours of the occurrence of an insured event and produce the affected poultry or carcasses to the Company or its authorized representative if so requested; in the event of an epidemic that affects or is likely to affect more than 10% of the poultry the Insured shall additionally:
 - (1) notify the Company within 12 hours of discovery of the epidemic, and
 - (2) ensure that a qualified veterinary practitioner examines the poultry on a daily basis;

- c. the customer shall not keep, introduce or allow the poultry into contact with any diseased or infected poultry or other animals, or allow poultry to be kept in any place where diseased or infected poultry or other animals have been kept;
- d. the customer shall maintain and produce to the Company upon request proper regular records of the daily stock position, feed consumption, egg production, culling, the purchase and sale of poultry, de-beaking along with the certificates issued by a qualified veterinary practitioner for the same, and the poultry numbers at monthly intervals duly certified by a qualified veterinary practitioner during the course of policy.
- e. in the event of any claim the customer shall immediately provide the Company with a post mortem report issued by a qualified veterinary practitioner.

SPECIAL EXCLUSIONS:

The Company has no liability for:

- a. Death in transit by any means
- b. Death or disease caused by or attributable to undergrowth, cannibalism, or the predatory action of other animals;
- c. Marek s disease, Ranikhet disease, Fowl Pox or Bronchitis unless the poultry has been inoculated against such diseases by a qualified veterinary practitioner at proper intervals and he has certified the same;
- d. Coccidiosis and related diseases unless the Company is satisfied by the Insured that the diseases occurred in spite of the Insured having taken regular preventive and curative measures;
- e. Malnutrition;
- f. The huddling or piling of poultry;
- g. Avian Leucosis Complex, Bird Flu

Excess:

Broiler - 5% of population in each batch.

Layer - 5% (1 day - 8 weeks), 3% (8 - 20 weeks), 1% per month (21 - 72 weeks) of each batch.

Deductibles – 20% of each and every claim

COVER 7 - CART PROTECTION & LIABILITY (NON-MOTORISED)

This cover provides cover in respect of the following

- Loss to cart caused by accident or malicious act of a third party.
- Cost of transporting/protecting your cart up to Rs. 100/- per claim.
- Death or permanent total disability to the animal injured when the accident took place as long as the death or permanent total disability:
 - i) is solely and directly caused by such event, and
 - ii) occurs at the time of such event or within 30 days of it, and
 - iii) Is properly certified by a qualified veterinary practitioner.
- Death or permanent total disability to the driver authorised by the insured. Maximum Sum Insured stands restricted to Rs. 1 Lakh.
- Damages for third party liability claims arising on account of accidental bodily injury or death excluding to family members.

SPECIAL CONDITIONS

- a) In relation to death and permanent total disability of the animal cover:
 - i) the humanitarian slaughter of an animal at the time of or within 30 days of the Accidental damage to the Cart shall be considered as a loss from the event covered and should be properly certified by a qualified veterinary practitioner;
 - ii) the permanent total disability of an animal will be deemed to have occurred if within 30 days of injury to the animal during loss or damage to cart, animal is incapable of pulling any

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cart or trailer. The customer shall immediately and at his own expense, have the animal examined by a qualified veterinary practitioner and follow any course of treatment recommended; and immediately notify the insurance company.

- iii) In the event of the death of an animal, the customer shall give the Company at least 24-hour s notice of his intention to dispose of the carcass and an opportunity to inspect the whole carcass before disposing of it.
- b) In relation to cover for third party liability, in the event of the Customer s death the Company shall, in respect of liability for Damages incurred by the Insured, indemnify his/her personal representatives/third party provided that they comply fully with all the terms and conditions.

SPECIAL EXCLUSIONS:

The Company has no liability for:

- a. Any death, injury, loss, damage, liability or Damages arising directly or indirectly out of or howsoever attributable to:
- i. The use of any animal or Cart other than for Farm Business;
 - ii. The driver of the Cart being under the influence of alcohol, narcotic drugs or hallucinogens
 - iii. The driver or any passenger of the Cart committing or attempting to commit any criminal act.
- b. Racing, Running or any competition.
- c. Additionally in relation to cover for loss to cart by accident:
- i. loss or damage to any tyres or wheels, except that the Company shall pay 50% of the replacement cost of tyres if the Cart sustains damage covered under Clause 1) at the same time;
 - ii. Wear, tear, mechanical failure or breakdown or loss due to depreciation.
- d. Additionally in relation to cover for third party liability, any claim in respect of, arising out of or howsoever attributable to:
- i. property belonging to or in the custody or control of the Insured, any members of the Insured s family, household or persons engaged in or upon the service of the Insured;
 - ii. loading or unloading of the goods.

Excess:

- i. Cart - Rs.500/- for each and every claim.
- ii. Cattle - Rs.100/- for each claim.
- iii. Liability - Rs.500/- of each and every claim of Property Damage only.

COVER 8 - TRACTORS

This cover provides cover for the tractors owned by you. As per the My: Jeevika Commercial & Miscellaneous Vehicles Package Policy, which is as per The All India Motor Tariff.

The gist of covers and exclusions as below:

a. Loss of or Damage to your vehicle

It provides for the loss of your vehicle or any damage caused to it owing to any of the following events

- by fire explosion self-ignition or lightning;
- by burglary housebreaking or theft of the vehicle.
- by riot and strike;
- by earthquake (fire and shock damage);
- by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- by accidental external means;
- by malicious act;
- by terrorist activity;
- whilst in transit by road rail inland-waterway lift elevator or air;
- by landslide/ rockslide.

a) Liability to third parties

The Policy would also cover your legal liability arising out of disability / Death of a third party and Property Damage of a third party incase of an accident involving your vehicle.

b) Towing Disabled Vehicles

The Policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- (a) Such towed vehicle is not towed for reward
- (b) The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

c) Personal accident cover for the owner-driver

The policy also provides for a mandatory Personal Accident Cover for Owner Driver covering Accidental Death and Permanent Total Disability subject to valid driving license and vehicle in individual name.

What are the Optional Additional Covers for my: jeevika Miscellaneous Vehicles Package Policy?

By paying an additional premium, you can opt for additional cover for:

- Loss of / or damage to electrical accessories
- Loss of /or damage to Non-electrical accessories
- Legal liability to your employees (paid drivers)
- Cover For Lamps Tyres / Tubes Mudguards Bonnet/Side Parts Bumpers Headlights And Paintwork Of Damaged Portion Only
- All other additional covers as per All India Motor Tariff can be opted.

What discounts are available on the premium for my: jeevika Miscellaneous Vehicles Package Policy?

- If you haven t registered any claim in the previous year of insurance, you are eligible for a NO CLAIM BONUS. This bonus accumulates over a period of time.
- You could choose to retain the NCB of your sold vehicle and transfer it to your new vehicle. Or
- You could also transfer the benefit of the NCB from your previous insurer, when you choose to insure with us.

SPECIAL EXCLUSIONS:

- Normal wear and tear of the vehicle
- Consequential loss or depreciation of the vehicle* The policy covers use of the vehicle for any purpose other than limitations of use
- Any claim if the driver is without a valid driving license at the time of accident
- Any claim If the person driving the vehicle is under the influence of drugs, liquor or any other intoxicants at the time of accident
- Vehicle being used outside the geographical boundaries of India at the time of accident
- Any liability for loss of, or damage to accessories by burglary or theft unless the vehicle is stolen at the same time
- Contractual liability
- Losses due to war and allied perils
- Nuclear Radiation or contamination

COVER 9 - PEDAL CYCLE

- Pedal cycle is insured against accident and malicious act of a third party.
- Third party liability arising out of the use of pedal cycle is also covered
- Pedal Cycle should be belonging to the Insured or any member of the Insured s Family

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SPECIAL EXCLUSIONS:

The Company has no liability for and will not make any payment under this Cover for loss or damage:

- a. Caused or liability sustained by, through or in connection with the Pedal Cycle whilst being used for hire or reward, or for racing or pace making, or outside India;
- b. Caused or liability sustained by mechanical breakdown or overloading or strain;
- c. To accessories by theft unless the Pedal Cycle itself is stolen at the same time;
- d. Caused by or arising from any failure to secure the Pedal Cycle when left unattended.

Excess: Rs. 100/- for each and every claim.

COVER 10 – MY:HEALTH PERSONAL ACCIDENT INSURANCE (COMPULSORY COVER)

Insurance is about meticulous planning for a better life so that even after an unpleasant event, you can continue to enjoy the pleasant moments of life.

We are all aware that mishaps and accidents can occur anytime and such uncertainties may not only be traumatic for your loved ones, but may also bring in immense financial instability and insecurity to their lives. There is little you can do to completely avoid such situations. But you can make sure that you equip yourself to ensure that you bounce back quickly!

HDFC ERGO Insurance presents

my: health Personal Accident Insurance

A comprehensive personal accident insurance, that allows you and your family to be financially secure, after an untoward event.

What are the benefits of my: health Personal Accident Insurance?

With my: health Personal Accident Insurance you have the option of taking an individual or a family cover. The policy has the following benefits:

- 1. **Accident Benefit** – This benefit provides compensation for a physical loss (death or disablement) due to an accidental injury within a period of 12 months from the date of the accident.

Who is eligible for my: health Personal Accident Insurance?

You can take this policy if you are between 5 years to 70 years of age. Children between the ages of 5 years to 18 years can be insured only if either parent is also covered.

Completed age as on last birthday as at Policy inception date will be considered.

What does my: health Personal Accident Insurance cover?

my:health Personal Accident Insurance is designed to provide compensation towards accidental injury resulting in death or disablement within 12 calendar months of the accident

You can choose from the Table Options

Table Options	COVERAGE
Table A	Accidental Death only
Table B	Accidental Death or Permanent Total Disability
Table C	Accidental Death or Permanent Partial or Total Disability
Table D	Accidental Death or Permanent Total Disability or Permanent Partial Disability or Temporary Total Disability

Table of Benefits

Table of Benefits	Percentage of Capital Sum Insured Payable
1. Accidental Death	100%
2. Permanent Total Disability	
i) Loss of sight of both eyes	100%

ii) Physical separation of two entire hands or two entire feet	100%
iii) Loss of one entire hand and one entire foot	100%
iv) Loss of sight of one eye and such loss of one entire hand or one entire foot	100%
v) Complete loss of hearing of both ears and complete loss of speech	100%
vi) Complete loss of hearing of both ears and loss of one limb/loss of sight of one eye	100%
vii) Complete loss of speech and loss of one limb/loss of sight of one eye	100%

For the purpose of items 2 above, physical separation of one entire hand shall mean separation at or above wrist and/or of the foot at or above ankle, respectively

3. Permanent total and absolute disablement disabling the Insured Person from engaging in any employment or occupation of any description whatsoever	100%
4. Permanent Partial Disability	
i) Sight of one eye	50%
ii) One hand or One foot	50%
iii) Loss of toes-all	20%
iv) Loss of Toes Great - both phalanges	05%
v) Loss of Toes Great - one phalanges	02%
vi) Loss of Toes Other than great, if more than one toe lost, each	01%
vii) Loss of hearing-both ears	50%
viii) Loss of hearing – one ear	15%
ix) Loss of speech	50%
x) Loss of four fingers and thumb of one hand	40%
xi) Loss of four fingers	35%
xii) Loss of thumb –both phalanges	25%
xiii) Loss of thumb- one phalanx	10%
xiv) Loss of index finger-three phalanges two phalanges one phalanx	10% 8% 4%
xv) Loss of middle finger-three phalanges two phalanges one phalanx	06% 04% 02%
xvi) Loss of ring finger-three phalanges two phalanges one phalanx	05% 04% 02%
xvii) Loss of little finger-three phalanges two phalanges one phalanx	04% 03% 02%
xviii) Loss of metacarpals-first or second, third, fourth or fifth	03% 2%
xix) Any other Permanent Disablement	Percentage as assessed by panel doctor appointed by the Company.

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<p>5. Temporary Total Disablement</p>	<p>If such injury shall be the sole and direct cause of temporary total disablement, then so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of 1% of the Capital Sum Insured under this Section hereto per week, but in any case not exceeding Rs. 6000/- per week and a maximum of 100 weeks in all, under this Policy in respect of any one injury calculated from the date of commencement of disablement and in no case shall exceed the Capital Sum Insured.</p>
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<p>Risk Category 2</p> <p>Paid drivers of Motor Cars and Light Motor Vehicles and persons engaged in occupations of similar hazard. Persons engaged in Hazardous goods, chemicals, grains elevator, shooting gallery, Motor Driving Instructor, Public Transport. Construction work, Geologists, Surveyors for Oil companies, Heavy equipment Operators, Security Guards, Forestry, Civil Engineer, Crew of Aircraft, Ocean going Vessels, Offshore works, Persons engaged in Sports Duty, Film show and shooting except as Stunt.</p>

<p>Risk Category 1</p> <p>Students, Housewives, Accountants, Doctors, Lawyers, Architects, Consulting Engineers, teachers, Bankers, person engaged in Administrative, Secretarial and Managerial functions, shopkeepers, Shop assistants not using machinery, Commercial Travellers and persons employed in occupations of similar nature. Builders, Contractors and Engineers engaged in superintending functions only.</p>

Note: The above classification is illustrative and not exhaustive. The company reserves its right to change the above classification from time to time based on change in the underlying risks.

What are the additional benefits of my:health Personal Accident Insurance?

These are additional in-built covers available without any additional premium along with the Table opted.

- **Education Benefit** - Cost of education of dependent children is covered in case of Accidental Death or loss of limbs/eyes or permanent total disablement
 - o For one dependent child up to the age of 23 years, 10% of Capital Sum Insured is paid, up to a maximum of Rs. 12,500
 - o For more than one dependent children up to the age of 23 years, 10% of Capital Sum Insured is paid, up to a maximum of Rs. 25000 for all children
- **Loss of Employment Benefit** (Once during the policy period) Financial compensation of Rs 15,000/- or 1% of Sum Insured whichever is lower is provided in the event of loss of employment following an accident resulting in loss of limbs/eyes or permanent total or partial disablement
- **Additional Expenses covered**
 - o **Transportation Expenses** – Expenses incurred on transportation of the mortal remains is also covered up to 2% of the sum insured or Rs. 2500 whichever is lower
 - o **Ambulance charges** - Charges paid for transportation to the hospital by an ambulance will paid up to Rs. 1000/-
 - o **Out Patient Medical Expenses** - In addition to the Accidental Death or disablement benefits, the policy provides reimbursement up to Rs 1000/- per accident or a maximum of Rs. 2500 per policy, for medical expenses incurred for treatment following an accident.

How is the premium calculated under my: health Personal Accident Insurance?

The premium payable depends upon the sum insured opted for and your physical risk profile. You could fall into either of the risk categories.

<p>Risk Category 3</p> <p>Persons working in underground mines, explosives, magazines, workers involved in Electrical installation with high-tension supply. Circus personnel, persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, ballooning, hand gliding, river rafting, polo, Stuntman in Film and persons engaged in occupations / activities of similar hazard</p>
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PREMIUM RATES

Sr. No.	Benefit Option chosen	Rate of premium Exclusive of Service Tax (applicable for every Rs. 1000 of Sum Insured)		
		Risk Category 1	Risk Category 2	Risk Category 3
1.	Table A	0.45	0.60	0.90
2.	Table B	0.70	0.90	1.30
3.	Table C	1.30	1.60	2.20
4.	Table D	2.00	3.00	5.50

The rate of premium, as is evident from the table above is determined based on the Risk Classification and the Table of Benefits.

The rates applicable from time to time will be determined on the basis of the prevailing risk classification read with the table of benefits.

- Individuals above 70 years may be considered on a case to case basis with the following loadings:
 - Risk Category I: up to 25% Loading
 - Risk Category II: up to 50% Loading
 - Risk Category III: up to 100% Loading

LOADINGS FOR EXTENSIONS

Loadings mentioned are applicable per Insured Person for individual cover and Per Family for Family Package Cover.

EXTENSION 1 - ACCIDENTAL HOSPITALIZATION COVER:

- Option 1:** Additional premium amounting to 25% of the base premium.
- Option 2:** Additional premium amounting to 100% of the base premium

Extension 2 - Cost of Travel: Rs 10 per Insured

Extension 3 - Cost of Supporting Items: Rs 10 per Insured.

<p>Sample Case 1</p> <p>Premium for 1 year</p> <p>If you are an 'executive' employed with a company and you wish to take a Rs. 50,00,000 cover under my:health Personal Accident Insurance for Table D for yourself, the premium calculations will be as follows:</p> <p>You fall under Risk Category 1</p> <p>Therefore, $2.00 * 5000000 / 1000$</p> <p>= Rs 10,000 + Service Tax</p>
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Sample Case 2

Premium for 1 year

If you are into adventure sports like mountaineering or ice skating or work in hazardous conditions like mines etc, your premium calculation for say Rs. 50,00,000 sum insured will be as follows:

You fall under **Risk Category 3**

Therefore, $5.50 \times 5000000/1000$

= **Rs.27,500 + Service Tax**

What are the OPTIONAL Extension benefits of my: health Personal Accident Insurance?

By paying a nominal extra premium, you can avail of a host of other optional covers

- **Cost of Supporting Items** - If the use of supporting items like crutches, wheelchair, artificial limbs, etc., becomes necessary due to injuries sustained in an accident, then the costs are reimbursed up to a maximum of Rs. 10000 or 2% of opted Sum Insured or actual expenses whichever is lower.
- **Cost of Travel** – In case the accident occurs at a place away from the residence,
 - the cost of travel to your residence OR
 - the cost of travel of a friend or relative nominated by you to the location of accident would be paid, up to a maximum of Rs 10000/- or 2% of opted Sum Insured whichever is lower.
- **Accidental hospitalization cover** – The policy can optionally reimburse the hospitalization cost arising out of the accident. The reimbursement amount will be proportional to the additional premium paid to avail this benefit. The proposer can choose to cover 50%/100% of compensation paid in settlement of a valid claim under this policy or 20% /50% of the Capital Sum Insured respectively or actual expenses whichever is lower.

What are the Policy Features under my:health Personal Accident Insurance?

Family Package Cover: Policy can be taken as a family package cover which includes your lawful spouse, dependent child and dependant parents. Sum Insured for spouse and dependants will be limited to 50% and 25% of Sum Insured opted by you respectively.

CANCELLATION OF THE POLICY:

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

Family Discount of 10% will be available on the premium under the Family Package Cover as well as Individual Cover for a minimum of 3 members under the same family.

FREE LOOK PROVISION

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You shall be refunded the premium paid by You after adjusting the amounts spent on Stamp duty charges and proportionate risk premium. You can cancel your Policy only if You have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy. Minimum premium shall not apply for free look cancellations.

What does my: health Personal Accident Insurance not cover?

This Policy does not provide benefits for any Death, Disability, expenses or loss incurred as a result of any Injury attributable directly or indirectly to the following:

1. Any existing disability prior to the inception of the first policy with us.
2. Compensation under more than one of the Covers under 1, 2 or 3 of Table of Benefit in respect of the same accident and/or same period of disablement during a single Policy period.
3. Any other payment, after a claim under one of the Covers under 1, 2 or 3 of Table of Benefits has been admitted and become payable other than for payments under (B) and (C) mentioned under Scope of Cover in section A & B
4. Any payment in case of more than one claim under the policy during any one period of insurance by which the maximum liability of the Company in that period would exceed Capital Sum Insured. This would not apply to payments made under (B) and (C) mentioned under Scope of Cover in section IIB
5. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
6. Death or disability due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
7. Loss due to disease/infection or as a result of any curative treatments or interventions that you carry out or have carried out on your body, except where such condition arises directly as a consequence of an accident during the policy period.
8. Directly or indirectly caused by venereal disease, sexually transmitted diseases, AIDS or insanity.
9. Accidental Death or Disability as a result of, or which is contributed to by, the Insured Person suffering from any pre-existing condition or pre-existing physical or mental defect, infirmity or congenital anomaly.
10. Death or disability caused by radiation, infection, poisoning except where these arise from an accident.
11. Any injury arising or resulting from the Insured or any of his family members committing any breach of law with criminal intent.
12. Death or disability or Injury due to accidental injury arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainments.
13. In the event the insured person is a victim of culpable homicide, i.e. where the insured dies due to act committed against him, which act is committed with the intention of causing death or with the intention of causing bodily injury as is likely to cause death, or with the knowledge that such act is likely to cause death.
14. Death or disability due to accidental injury, directly or indirectly, caused by or contributed to by or arising from -
 - i. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self-sustaining process of nuclear fission;
 - ii. nuclear weapons material.
15. Death/Disablement/Hospitalization resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
16. While the Insured/Insured Person in participating or training for any sport as a professional, operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines ;or serving in any branch of the Military or Armed Forces of any country, whether in peace or War.
17. Death or Disability arising or resulting from an "Act of Trespassing" by the Insured/Insured Person on any public/private property.
18. Any claim in respect of the Insured / Insured Person arising from:
 - i. intentional self-injury, suicide or attempted suicide (whether sane or insane)

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- ii. abuse of intoxicants or hallucinogens including influence of drug and alcohol
- iii. driving any vehicle without a valid driving licence
- iv. whilst engaging in aviation or ballooning whilst mounting into, dismounting from or travelling in any aircraft or balloon other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
- v. whilst engaging as a driver, co-driver or passenger of a vehicle engaging in speed contest or racing of any kind (other than on foot) or participating in a trail run.
- vi. engaging in bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports. Any consequential loss or damage cost or expense of whatsoever nature.

If the Company alleges that by reason of the exclusions above, any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

SPECIFIC EXCLUSION APPLICABLE TO MEDICAL BENEFIT EXTENSION

1. Any hospitalization for an existing disability from a previous accident which has occurred prior to the first inception of this policy.
2. Any stay in Hospital for an injury due to accident without undertaking any treatment.
3. Any hospitalization for accidental injury aggravated by an existing disability or pre-existing illness / condition / injury.
4. Any hospitalization, resultant from an accidental injury, received in convalescent homes, convalescent hospitals, health hydro s, nature cure clinic or similar establishments.
5. Any hospitalization due to an accidental injury where the treatment is undertaken by a family member and self medication or any treatment that is not scientifically recognized.
6. Vaccination and inoculation of any kind unless forming part of treatment for injury due to an accident as prescribed by the Medical Practitioner.
7. Vitamins and tonics unless forming part of treatment for injury due to an accident as prescribed by the Medical Practitioner.
8. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to accident or as a part of any injury.
9. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils.
10. Loss caused directly or indirectly, wholly or partly by Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease.
11. Any other medical or surgical treatment except as may be necessary solely as a result injury.
12. Any treatment taken outside India.

What are the renewal features?

- i. The Company shall not be bound to give notice that renewal is due.
- ii. If the Insured desires renewal he/she shall apply to the Company for the same prior to expiry of the Policy Period of Insurance.
- iii. Renewals are deemed to be continuous when received within a period of 30 days from the date of expiry of last policy, subject however, to the effective policy inception date being reckoned from such period when the renewal premium is received by the Company.
- iv. Policy would be considered as a fresh policy if there would be break of thirty or more days between the previous policy expiry date and current policy start date.
- v. The Company shall not be liable for any claim commencing during the period between the expiry of previous policy and date of commencement of subsequent Policy.

- vi. Policy shall be ordinarily renewable for lifetime unless:
 - a. any fraud, non cooperation, misrepresentation or suppression of material facts as sought to be declared on the Proposal form by the Insured or on his behalf is found either in obtaining insurance or subsequently in relation thereto or,
 - b. the Company has discontinued issue of the particular type of Policy, in which event the Insured shall have the option of renewal under any similar Policy being issued by the Company; provided however, benefits payable shall be subject to the terms contained in such other Policy. Such modification or revision of the terms and conditions of the Product shall be intimated to you 3 months in advance along with reasons of modification and revision
- vii. Based on the experience of the Product, Premium, terms and conditions may be revised subject to prior approval of Insurance Regulatory and Development Authority. Such revision shall be intimated to you 3 months in advance with an option of renewal under any similar Policy being issued by Us. However, benefits payable shall be subject to the terms contained in such other Policy. Individual Claims experience loading is not applicable under the Policy.

Once a claim for Accidental Death and Permanent Total Disability has been accepted by us and paid, the policy will not be renewed in respect of that insured person.

CONTINUITY BENEFITS

For Roll Over Cases (Portability Policies) Continuity benefits shall be offered to all Insured/Insured Persons in accordance to IRDA circular from time to time.

Portability benefits are not automatically applicable under the Policy unless application for portability has been specifically made and subsequently accepted by the Company.

Where the product is offered to the customers of a specific institution, with which the Company has a tie up, continuity of benefits will be provided under the same or similar policies available with the Insurer during such period in the event that such tie-up has been discontinued.

What is the Claims Process in case of my: health Personal Accident Insurance?

In case of a claim, the claim has to be intimated to the Company named in this Policy, by calling the Help Line number as specified in the Policy or in writing to the address shown in the Schedule with particulars as below.

The following information should be furnished by the Insured/Insured Person while intimating a claim:

1. Policy Number,
2. Name of the Insured/Insured Person availing treatment,
3. Nature of injury,
4. Name and address of the attending Medical Practitioner/Hospital
5. Date of admission & probable date of discharge
6. Approximate Claim Expenses
7. Any other relevant information

To understand the claims process in detail, and to get a checklist of the documentation, please visit our Office or contact your Insurance Advisor.

COVER 11 - BAGGAGE

We offer cover for the loss, damage or destruction of your/your family s personal baggage against accidental loss or destruction of, or damage. Cover is applicable for as owner or for which you are responsible whilst traveling anywhere in India (Beyond 25 km. radius from insured s premises).

Special Exclusions:

The Company has no liability for and will not make any payment under this Cover for loss, destruction or damage to or caused by or arising from any of the following:

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- a. Cracking scratching or breakage of lens or glass.
- b. Articles of a brittle or fragile nature, unless caused by an accident to a vessel, train, other mechanised vehicle or aircraft by which such baggage is conveyed by the Insured or his Family.
- c. Any process of cleaning, dyeing repairing or restoring to which the baggage is subjected.
- d. Moth, mildew or vermin.
- e. Electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting, arcing, self-heating or the leakage of electricity from whatever cause (including lightning).
- f. The mechanical derangement or over winding of watches or clocks.
- g. Theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied.
- h. Conveyance by any carrier under contract of affreightment.
- i. Valuables.
- j. Any item which did not form part of the contents of the baggage when the journey commenced unless specifically declared and accepted by the Company.
- k. Items within the baggage of a consumable nature.
- l. Loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about.
- m. The leakage, spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature.
- n. Any tour or travel undertaken within 25 Km. radius from insured s premises.
- o. Any item of photographic equipment unless the whole unit lost or destroyed.

Excess: 5% of Sum Insured subject to minimum of Rs.250/-

Premium Chart

Cover	Description	Premium rate (per mille)
1	Standard Fire and Special Perils policy a. Building & b. Contents	2.25 for Kutcha construction - for both building and contents **
		0.25 for Pucca construction - for both building and contents **
2 a & b	Burglary & Robbery	0.25
3	Farm Produce	3.25 for Kutcha construction 1.25 for pucca construction **
4	Agricultural Pump Set	1.5
5	Television (All Risk)	20
6	Poultry	As per table below
7	Cart protection & Liability (Non-Motorised)	10
8	Tractors	As per My:Jeevika Commercial & Miscellaneous Vehicles Package Policy.
9	Pedal Cycle	5
10	My:health Personal Accident	As mentioned above in Scope of cover
11	Baggage	5

** Rates indicated in the sections are Basic Fire Rates – STFI, EQ and Terrorism are optional covers, which will follow the latest circulars on the standard rates. Current Rates applicable – STFI @ 0.05%0, Earthquake @ 0.05%0, Terrorism @ 0.08%0 Service Tax additional, as applicable.

Rating for Poultry cover

Bird	Maximum SI*	Age (Policy period)	Prem rate Per mille
Layer	Rs.111/-	1 day to 21 weeks	35
		21 weeks to 72 weeks	35
Broiler	Rs.85/-	1 day to 8 weeks	7

Premium rate applicable on the maximum SI (Peak Value)

* Maximum Sum Insured will be as per the published scheme and for non-scheme will be as per veterinary doctor s valuations.

Service Tax : To be collected on applicable rates.

Minimum Premium: Rs.50/- (+S. Tax) Per cover

Minimum Premium: Rs.500/- (+S. Tax) Per Policy

Discounts:

- 1) Special Discount on Premium can be allowed on following basis:
 - **For policies with tractor cover:** 12.5% on non-tariff premium only.
 - **For policies without tractor cover:** discount is offered according in the following range of policy premium:

Policy premium	Discount
1500-2500	5.0%
2500-4000	7.5%
4000-6000	10.0%
Above 6000	12.5%

- Cover 1, 3 & 8 are tariff covers
- Balance are non-tariff covers

IMPORTANT NOTES:-

1. A minimum of 3 Covers are compulsorily to be covered, which includes Cover 1b, Cover 2 a & Cover 10.
2. Cover 2 SI should be equal to SI of Cover 1 b.
3. If cover 3 is opted and customer chooses to include under cover 2 b then Sum Insured of cover 2 should be equal to cover 1 b and 3.
4. Pucca & Kutcha construction bifurcation to be clearly stated for both the covers I & III
5. The age limit for persons to be covered under the Personal Accident Cover is between 5-65 years.
6. The coverage for Tractors under Cover 8 of the Policy is on comprehensive basis i.e. Own Damage plus Third Party Liability.
7. Baggage cover excludes the Jewellery & Valuable items.

CLAIMS PROCEDURE :

- **Claim Intimation:-**
The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this policy :
 - o immediately and in any event within 14 days (48 hours in the case of a claim under Cover 2 [Robbery and Burglary]) give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief;
 - o In the event of theft, lodge forthwith a complaint with the Police immediately within 24 hours of such event and obtain an acknowledgement of the same followed by an F.I.R.
 - o Take all practicable steps to apprehend the guilty person or persons and to recover the property lost.
 - o In the event of Fire, inform nearest Fire Brigade.

If the insured/authorized Driver/Animal on the Cart insured under the Schedule shall sustain any bodily injury /suffer any disability or death, in respect of which a claim is or may be made hereunder, a prompt notice



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thereof shall be given to the Company as soon as possible but in any event within 14 days of the date of accident resulting into injury/Death.

The insured shall upon the occurrence of any event giving rise of likely to give rise to a claim under the Policy give immediate notice thereof to the Company and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the insured the shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured shall not incur any expenses in making good any claim without the written consent of the Company and shall not negotiate pay settle admit or repudiate any claim without such consent.

Surveyor Appointment & Inspection:-

On receipt of notice of the claim as stated above, the insurance company will appoint an independent surveyor who will inspect the scene of loss, to investigate and assess into the circumstances such event. Insured, during such inspection, shall cooperate by providing all the details related to circumstance leading to the event resulting into the claim. Insured shall, In no case disturb the circumstances of the loss before inspection by the surveyor.

Repair & Reinstatement of Affected Property:-

Insured shall, post inspection should undertake repair and/or reinstatement of the affected property to the extent reasonable and furnish at their own expense all the requisite details as requested by the surveyor and/or insurance company.

Submission of Documents and/or Information:-

Post inspection of the surveyor as referred, the insurance company and/or Surveyor shall communicate in writing the list of the requisite information and/or documents to be submitted in the claim. Insured shall cooperate by submitting such requisite information to the surveyor and/or company, at their own expense, promptly but not later than 28 days intimation of intimating the claim to insurance company.

Claim form duly filled &				
Section 1 to 5 & 8 & 9	Section 6	Section 7	Section 8	Section 11
Procurement Invoice	Cause of Death of Bird	Estimate of repairs	Copy of Police F.I.R.	Copy of Police F.I.R.
Estimate of Repairs	Count of birds	Procurement Invoice	Registration Cert.	Proof of Travel
Copy of Police F.I.R	PM Report for Bird	Bills of repairs	Driving License	Letter of subrogation
Fire Brigade Report	Daily Mort. record	PM/Disability Report	Estimate of repairs	Procurement Invoice
Bill of Repair	Log book and Veterinary Certificate	Animal Valuation Report	Bills of Repairs	
	Procurement Invoice	Animal Tag Details		
		Death Certificate		

Any further documents as may be required for finalisation of claim may be called for depending on individual circumstances of claim.

In case the repair and/or reinstatement is going to take longer time, the insured shall communicate in writing information the same and seeking extension of time.

GRIEVANCE REDRESSAL PROCEDURE

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 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 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.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)
Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
Website – www.hdfcergo.com
Contact us- 022 6158 2020/ 022 6234 6234
Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.