HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Farmers Package Policy

Farmers Package Policy
UIN: LNT-OT-P16-43-V01-15-16

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	**Farmers Package Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	LNT-OT-P16-43-V01-15-16	NA
3.	Structure	Basis of Sum / Limit Insured • **Indemnity**	NA
4.	Interests Insured	List broad categories Comprehensive insurance protection for farmer's entire assets and interests, including risks of Personal Accident for self and family members.	NA
5.	Sum Insured	<<as per policy schedule>>	Policy schedule
6.	Policy Coverage	**Compulsory Covers** **Cover 1 Standard Fire and Special Perils** Cover 1 a & b: Standard Fire and Special Perils 1) Cover is provided for the Insured's Buildings, Farmhouse and Contents in the Farmhouse on the same terms as if they were covered under the Company's [Standard Fire and Special Perils] Policy(which is deemed to be incorporated into this Policy for the purposes of this Cover only) but the cover provided is: a) for the Policy Period only, and b) is subject to the same terms, conditions, exclusions and warranties as the Company's [Standard Fire and Special Perils] Policy in all respects. c) Excess – Nil. Terrorism Excess – 1% of claim amount, subject to minimum of Rs. 10000 and maximum of Rs. 5 lakhs, **Cover 2 a & b: Burglary and Robbery** 1) Cover is provided for: a) Loss or damage to the Building caused by actual or attempted Robbery or Burglary, and	Policy schedule

		b) Loss or damage to Contents in the Farmhouse caused by actual or attempted Robbery or Burglary, and c) The reasonable costs incurred in changing damaged locks at the entry or exit points to or within the Building or the Farmhouse following actual or attempted Robbery or Burglary **Cover 3: Farm Produce** 1) Cover is provided for loss or damage to Farm Produce stored in a go down or other Building on the Farm caused by: a) Accidental fire; b) Lightning; c) The explosion of gas in a domestic appliance; d) Accidental impact damage; e) Riot, strike or malicious damage. **Cover 4: Agricultural Pump set** 1) Cover is provided for the following: a) Loss or damage occasioned on the Farm to the Insured's Pump Set (whether electrical or diesel) used solely for Farm Business if caused by: i) Accidental fire; ii) Lightning; iii) Mechanical or electrical breakdown; iv) Riot, strike or malicious damage. b) If the Company accepts a claim under Clause 1) a) the nit will, subject to the Sum Insured, also pay the reasonable cost incurred by the Insured for dismantling and erecting the Pump Set and transporting it to the closest repairer. **Cover 5: Television (All Risk)** The Company will cover any unforeseen and sudden physical loss or damage to electronic equipment from any cause, other than those specifically excluded, necessitating repair or replacement provided always that the liability of the Company shall in no case exceed the Sum Insured stated against each item or the total Sum Insured stated in the Schedule. **Cover 6: Poultry** Cover is provided for the death of the Insured's poultry on the Farm (in excess of the Mortality Rates shown in the Schedule) by disease and / or Accidental death, but	

		cover shall immediately cease upon the Insured's sale or divestment of interest (temporary or permanent) in the poultry. **Cover 7: Cart Protection & Liability (Non-Motorised)** 1) Cover is provided for the following: a) Loss or damage caused to the Insured's Cart by Accident or the malicious act of a third party. b) Subject to claim being admissible under 1)a), above Company will pay up to Rs.100/ - per claim towards the cost of protecting and/or transporting the Cart to or from the closest repairer. c) The death or permanent total disability of any animal(s) attached to the Cart when damaged by an Accident under Clause 1)a) 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. d) The death or permanent total disability of any driver authorized by the insured of the Cart occurring within 12 months of and caused solely on account of the driver accidentally sustaining Bodily Injury whilst mounting, dismounting from or driving the Cart. Maximum sum Insured stands restricted to 1 Lakh. e) Any sum that the Insured is held liable to pay as Damages to a third party (excluding any members of the Insured's Family, household or persons engaged in or upon the service of the Insured) for Accidental Bodily Injury or death sustained during the Policy Period whilst such third party is mounting, dismounting from or travelling as occupants on the Cart, or the loss of or damage caused to a third party passenger's property whilst being carried on the Cart.	

		Cover 8: Tractors Cover is provided for the Insured's Tractors on the same terms as if they were vehicles covered under the Company's my:jeevika Commercial & Miscellaneous Vehicles Package Policy (which is deemed to be in corporated into this Policy for the purposes of this Cover only) but the cover provided is: a) for the Policy Period only, and b) Is subject to the same terms, conditions, exclusions and warranties as the Company's Motor Policy in all respects. (Wording attached) **Cover 9: Pedal Cycle** Cover is provided for: a) the loss of or damage to a Pedal Cycle belonging to the Insured or any member of the Insured's Family caused by Accident or the malicious act of a third party, and b) any sum that the Insured is held liable to pay as Damages to a third party (excluding any members of the Insured's Family, household or persons engaged in or upon the service of the Insured) for Accidental Bodily Injury, death or property damage sustained during the Policy Period and arising out of or in connection with the use of the Pedal Cycle. **Cover 10: my:health Personal Accident Insurance** a) Accident Benefit Subject to the terms, conditions, exclusions, stipulations and definitions contained herein or expressed or endorsed hereon, If during the Period of Insurance the Insured Person shall sustain bodily injury by reason of an accident anywhere in the world And ii) within 12 months of the accident, such bodily injury solely and directly results in Death or Disablement of the nature specified below Then iii) the Company shall pay the corresponding Benefit. b) Additional inbuilt Covers Subject to the terms, conditions, exclusions, stipulations and definitions contained herein or expressed or endorsed hereon, in the event of a Claim for Accident Benefit being admitted under Scope of Cover A, the Company shall pay the Additional Benefits specified hereunder in	

		the following circumstances in addition to the Scope of Cover A. **A. Transportation** In the event of Accidental Death of Insured Person outside his/ her Home, reimbursement of transportation cost for carriage of dead body to Home including funeral/cremation charges is payable- 2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower. **B. Ambulance Charges** Reimbursement of Ambulance charges for transportation of Insured person to Hospital following Accident - Rs. 1000/- (one thousand) per insured person any one accident or actual expenses whichever is lower. **C. Out-Patients Costs** Reimbursement of expenses towards Out-Patients treatment. - Rs. 1000/- (Rupees One Thousand only) per Insured Person for any one accident or actual expenses whichever is lower subject to a maximum of Rs 2500 during any one period of insurance. **D. Education Fund** In the event of Accidental Death or Permanent Total Disablement of Insured/ Insured Person Education Fund for dependent children as below a) If one child up to the age of 23 yrs. -10% (Ten percent) of Capital Sum Insured Subject to a maximum of Rs. 12500/- b) If more than one children up to the age of 23 yrs. - 10% (Ten percent) of Capital Sum Insured Subject to a maximum of Rs. 25000/- in respect of all children **E. Loss of Employment** In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits. - Rs. 15000/- or 1% of CSI whichever is lower **Cover 11: Baggage** Cover is provided for the Insured and/or his Family against the Accidental loss or destruction of, or damage to personal baggage belonging to them or for which they are responsible whilst travelling anywhere in India (Beyond 25 km. radius from insured's premises).	

7.	Add-on Cover	<<coverage & limits as stated in the policy schedule under add on section>>	Policy Schedule
8.	Loss Participation	<<as per policy schedule>>	Policy Schedule
9.	Exclusions	**Cover 1 – Standard Fire and Special Perils (As per standard Fire and Special Perils tariff wordings)** **Cover 1 a – Standard Fire and Special Perils – Building (Optional Cover)** **Cover 1 b – Standard Fire and Special Perils - Contents (Compulsory 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	Policy wordings

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

		Cover 2 – b Burglary and Robbery Farm Produce (Optional Cover) **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. **Cover 3 - Farm Produce** 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 SetSpecial 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. **Cover 5 - Television (All Risk) Special Exclusions**: The Company shall not, however, be liable for – 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 **Cover 6 – Poultry**	

		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. Coccideosis 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 **Cover 7 - Cart Protection & Liability (Non-Motorised)** 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. **Cover 8 – Tractors** 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** 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. **Cover 10 –my:health Personal Accident Insurance (Compulsory Cover)** 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 Personsuffering 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) 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. **Cover 11 - Baggage** 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: 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, selfheating 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.	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	**Claim Processing** For Accident Benefit - In case of Accidental Death, written notice of the death must, unless reasonable cause is shown, be so given before internment / cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limb(s), written notice thereof must be given within one calendar month after such loss of sight	NA

		or amputation unless reasonable cause is shown for delay in reporting. Any Medical or other agent of the Company shall be allowed to examine the Insured/Insured Person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to make a post-mortem examination of the body of the Insured/Insured Person. The following is the list of documents required to be submitted within 30 days of intimation of the claim. The Company reserves its right to call for any further information to prove the validity of the claims made under the various Covers : **Accidental Death Claims**: - - Claim Form duly filled in and signed. – Death certificate – Doctors reports. – Copy of post Mortem report.(wherever it is conducted) - F.I.R, Police Panchanama / Final Investigation report (in case of accident outside residence) – Copy of treatment papers, if any - Newspaper cutting (in case the accident has been reported by press) **Permanent Disablement Claims**: - Claim Form duly filled in and signed. - Copy of treatment papers, if any - Disability Certificate or Medical Report determining disability. - FIR, Police Panchanama (in case of accident outside residence) **Temporary Total Disability Claims**: - Claim Form duly filled in and signed. - Copy of treatment papers and copy of medical investigation report / X-rays. – Fitness certificate from the treating doctor. – Leave certificate (for salaried people) - Salary certificate / income proof **Transportation of Mortal remains & Funeral Charges**: - Bills and receipt towards cost of transportation of the	

		mortal remains to the place of residence/hospital and/or cremation/burial ground. - Receipt of Cremation Charges **Ambulance** - Bills/Receipts from a registered Ambulance Service Provider **Out-Patients Costs** : - Consultation Papers/prescriptions - Bills and receipts towards medical expenses. - Copy of the medical test reports **Education Grant**: - Proof of number of dependent children viz. Ration card - Age proof of the dependent children **Loss of Employment**: - Salary certificate from the employer. - The letter from the employer terminating, dismissing the Insured from the present job mentioning the reason and effective date of termination, dismissal. **Accidental Hospitalization** : - Original Hospital Main Bill - Original Hospital Bill break up (Where issued by the Hospital) - Original Hospital Bill Payment Receipt - Hospital Discharge Card/ Summary - Original Pharmacy Bill with supporting prescriptions - Medico Legal Certificate and/ or First information Report, where applicable and self statement giving description of the incident. **Cost of Travel**: - Copy of travel tickets or relevant proof of travel to/from the destination where Accident has taken place. **Cost of support items**: - Medical Practitioners prescription. - Original Bills in respect of the item. The Company may call for additional information and/or carry out verification on a case to case basis to ascertain the facts/collect additional information/documents of the case to determine the assessment of loss. Cost of such verification shall be borne by the Company. Completed claim forms and written evidence of loss	

		must be furnished to the Company within thirty (30) Days after the date of such loss. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if the Insured can satisfy the Company that it was not reasonably possible for the Insured to give proof within such time. However, no proof will be accepted if furnished later than one (1) year from the time the loss occurred.	
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 **Escalation Matrix when TAT is not satisfied** Customer Escalation Matrix **Level 1** In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: **The Complaints & Grievance Cell HDFC ERGO General Insurance Company Ltd. 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 **Level 3** Office of The Insurance Ombudsman	
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: **1. 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**	Grievance Redressal Procedure

		e-mail: cgo@hdfcergo.com • **Bima Bharosa Portal** Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in • **Ombudsman** You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. • Non-disclosure of material information may affect the claim settlement.	NA

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.
Place: _____
Date: _____ (Signature of the Policyholder)

Note:
In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.