

Customer Information Sheet

HDFC ERGO – Bharat Griha Raksha Plus – Long Term

HDFC ERGO - Bharat Griha Raksha Plus – Long Term

UIN: IRDAN146RPPR0070V01202425

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	HDFC ERGO - Bharat Griha Raksha Plus - Long Term	NA																				
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN146RPPR0070V01202425	NA																				
3.	Structure	Basis of Sum / Limit Insured: As per policy schedule	Policy schedule																				
4.	Interests Insured	Occupancy: <<Individual Dwellings>>	Policy schedule (Occupancy)																				
5.	Sum Insured	<<as stated in the policy schedule>>	“Details of Property Insured & Location of Risk Covered” in the policy schedule																				
6.	Policy Coverage	We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period. <table><tr><td></td><td>Insured Events</td></tr><tr><td>1.</td><td>Fire</td></tr><tr><td>2.</td><td>Explosion or Implosion</td></tr><tr><td>3.</td><td>Lightning</td></tr><tr><td>4.</td><td>Earthquake, volcanic eruption, or other convulsions of nature</td></tr><tr><td>5.</td><td>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</td></tr><tr><td>6.</td><td>Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</td></tr><tr><td>7.</td><td>Bush fire, Forest fire, Jungle fire</td></tr><tr><td>8.</td><td>Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</td></tr><tr><td>9.</td><td>Missile testing operations</td></tr></table>		Insured Events	1.	Fire	2.	Explosion or Implosion	3.	Lightning	4.	Earthquake, volcanic eruption, or other convulsions of nature	5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	6.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	7.	Bush fire, Forest fire, Jungle fire	8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	9.	Missile testing operations	Refer Clause B Insured Events -Policy wordings
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		10.	Riot, Strikes, Malicious Damages	
		11.	Bursting or overflowing of water tanks, apparatus and pipes.	
		12.	Leakage from automatic sprinkler installations.	
		13.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.	
		14.	Loan value cover for Flats & Apartment: In the event of Total Loss of the insured property which is under course of construction and the possession is not taken by You; If you opt not to Reconstruct or Reinstate or retain the damaged property and instead opt to abandon the insured property to Us vesting Us all your rights including the right to reconstruct the insured property, we will reimburse an amount equal to the actual payments made to the builder/ developer till the date of such total loss. The policy will cease to exist after payment of claim under this cover	
		15.	Costs compelled by Municipal Regulations: We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions: i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing. ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced. iii. All other terms and conditions of this Policy will apply to this extension	

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		16. Smoke Damage This Policy is extended to cover repainting of the building insured directly caused by smoke which is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises, but excluding smoke from fireplaces. Conditions: I. The coverage is up to 1% of the Sum Insured. In the event of loss, reinstatement premium shall have to be paid on a pro rate basis to reinstate cover. *This peril shall be covered only when "Earthquake, volcanic eruption, or other convulsions of nature" peril is covered under the policy.	
7	Add-on Cover	As per policy schedule	Optional add ons given under the "Details of Inbuilt / Add on covers" in the policy schedule
8	Loss Participation	<<as per policy schedule>>	Excess or deductibles under policy schedule
9	Exclusions	We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below: 1. Your deliberate, or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in	Clause F: General Exclusions

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		connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless i) the pollution or contamination itself has resulted from an Insured Event, or ii) an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any	
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		single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement. 12. Costs, fees or expenses for preparing any claim. 13. Where Insured property is declared illegal through operation of any law for the time being in force or by any Public Authority.	
10.	Special Conditions and Warranties (if any)	- Sanction and Embargo Clause - NMA 2915-End B - Communicable Disease Exclusion Clause For more details refer policy schedule	Refer Special conditions / clauses / warranties under policy schedule
11.	Admissibility of Claim	- Following are the key parameters leading to admissibility or denial of claims: - The policy shall cover losses due to insured event/peril /causes. - The policy shall exclude losses as specified in the exclusion/ exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/ conditions/warranties. - Duty of care & loss minimization post-accident - If You suffer a loss because of an insured event/peril /causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. 1. Immediate notice to Us a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured	NA

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		event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required. b. You can give notice to any of Our offices or call centres. c. You must state in this notice - the Policy Number, - Your name, - details of report to the police that You made, - details of report to any Authority that You made, - details of the Insured Event, - a brief statement of the loss, - particulars of any other insurance of insured property, - details of loss or damage under any Optional Cover or Add-ons, - submit photographs of loss or physical damage, wherever possible. 2. Steps to prevent loss and damage a. You must take all reasonable steps to prevent further loss or damage to insured property. b. Until We have inspected insured property and have given Our consent, - You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; - You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; - You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. ○ Act as if not insured and try all possible measures to minimize the loss. ○ Inform fire brigade / police or any other govt statutory body, if applicable ○ Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure	
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		- Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any, - betterment, - depreciation, - applicable salvage value, - underinsurance/average clause, - policy excess / deductible /franchise etc, - reinstatement premium.	
12.	Policy Servicing - Claim Intimation and Processing	- Contact us- 022 6158 2020/ 022 6234 6234 - Website: www.hdfcergo.com Email : care@hdfcergo.com - Turn Around Time (TAT) in working hours / days for claims settlement - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report - Customer Escalation Matrix - Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com - Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the	NA

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		Customer can write to the Chief Grievance Officer of the Company at the following address: The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com	
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 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	Section 6

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		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	
14.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period.	NA

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____

 (Signature of the Policyholder)

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Note:

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