HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Burglary & Housebreaking Insurance

Burglary & Housebreaking Insurance
UIN: IRDAN125RP0004V01200405/A0002V01201415

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	**Burglary & Housebreaking Insurance**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0004V01200405/A0002V01201415	NA
3.	Structure	As per policy schedule	"Basis of valuation" section in policy wording
4.	Interests Insured	Occupancy : As per policy schedule Details of Property insured: As per policy schedule	"Details of property insured and Locations of Risk covered" section in the policy schedule
5.	Sum Insured	<<as stated in the policy schedule>>	"Sum Insured -Details of property insured and Locations of Risk covered" section and First Loss Percentage in the policy schedule.
6.	Policy Coverage	The Company will indemnify the Insured to the extent of the intrinsic value of - 1. any loss of or damage to property belonging to the Insured or held in trust or on commission for which he is responsible or any part thereof whilst contained in the premises described in the Schedule hereto due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) or hold-up; 2. damage caused to the premises resulting from burglary and/ or housebreaking or any attempt thereat, any time during the period of insurance up	"operative clause" under Policy wordings

		to 5% of the Sum Insured for all contents. Provided always that the liability of the Company shall in no case exceeds the Sum Insured stated against each item or total sum insured stated in the Schedule.	
7.	Add-on Cover	<<As per policy schedule>>	"Details of Add on covers" in the policy schedule.
8.	Loss Participation	<<As per policy schedule>>	"Excess/ Deductible" in policy schedule
9.	Exclusions	The Company shall not be liable in respect of – 1. a. Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured. b. Any goods lying outside an enclosed portion of the premises described in the Schedule, unless specifically insured. 2. Loss or damage where any member of the Insured's household or his business staff or any other person lawfully in the premises of the business is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person of persons. 3. Loss or damage which is recoverable under a Fire or Plate 4. This policy does not cover loss or damage or contingency attributable directly or indirectly to: a. Acts of Terrorism. Loss or damage, cost or expenses 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 such action taken in respect of any act of terrorism shall also be excluded, unless it is	"Exclusions" in the policy wordings

		proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. b. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. c. Ionising radiation or contamination by radioactivity from any source whatsoever. d. Nuclear weapons material. An act of terrorism means an act, 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 connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/ or to put the public, or any section of the public in fear. 5. Consequential or indirect loss or damage which is not the direct result of insured perils, nor does the policy covers apprehended loss or damage or contractual liability or legal liability of any kind. 6. Loss of money and/or other property extracted from a Safe or Strong Room following the use of the key to the said Safe or Strong Room or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof. 7. Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured. 8. This policy shall cease to attach: a. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights; b. If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased; c. To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law; d. Unless, in every case, the consent of the Company to the continuance of the insurance thereon is obtained and signified on the policy. 9. Loss or damage attributable to willful / gross negligence on the part of the Insured or any other person acting on behalf of the Insured	
10.	Special Conditions and Warranties	• Sanction and Embargo Clause • NMA 2915-End B	"Special conditions / / warranties and

	(if any)	• Communicable Disease Exclusion Clause For more details refer policy schedule	Exclusions" in policy schedule
11.	Admissibility of Claim	• Following are the key parameters leading to admissibility or denial of claims: - The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded. - 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 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 i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of insured property, viii. details of loss or damage under any	NA

		Optional Cover or Add-ons, ix. 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, i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. 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 - 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, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess/deductible /franchise etc, f) 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 - 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 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), Mumbai – 400078, Maharashtra** e-mail: cgo@hdfcergo.com	NA
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	Grievance Redressal Procedure of Policy

		• 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** **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.