HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Money Insurance Policy

Money Insurance Policy

UIN: IRDAN125A0020V01201415

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	**Money Insurance Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125A0020V01201415	NA
3.	Structure	As per policy schedule	Special conditions in the policy schedule.
4.	Interests Insured	As per policy schedule	"Details of Property Insured and Location of Risk covered" in the policy schedule
5.	Sum Insured	<<as stated in the policy schedule>>	"Details of Property Insured and Location of Risk covered" in the policy schedule.
6.	Policy Coverage	In the event of loss of Money belonging to the business or profession of the Insured due to accident or misfortune happening during the currency of the Policy, the Company hereby agrees subject to the terms, condition and exclusions herein contained, endorsed or otherwise expressed hereon, to pay the Insured the amount(s) of loss in the circumstances or situations as set out in the Schedule, provided always that the limit of the Company's liability for Any One Loss shall in no case exceed the amount specified against the respective Item in the said Schedule and the Company's liability under more than one such occurrence during the Period of Insurance as set out in the Schedule shall not in the aggregate, exceed the Sum Insured. The Company will pay for cost of replacement or repair of the Insured's safe	Policy Wordings

		or strongroom or cash box at the Insured's premises in the event of it being damaged by thieves or burglars subject to Limit of Any One Loss and Sum Insured as aforesaid.	
7.	Add-on Cover	As per policy schedule	Policy Schedule
8.	Loss Participation	<<as per policy schedule>>	"Excess/ Deductible" in the policy schedule
9.	Exclusions	The company shall not be liable in respect of: - 1. Shortage in Money due to error or omission. 2. Loss of money entrusted to any person other than the insured or an authorized employee or directors of the Insured. 3. Loss of Money where the Insured or his/its employee or director is involved in such loss as principal or accessory, except where loss is caused due to fraud or dishonesty of Insured's authorised employee or director carrying Money whilst in transit and such loss is discovered within 72 hours thereafter. 4. Loss occasioned by Riot, Strike. 5. Money carried under contract of affreightment and theft of money from unattended vehicle. 6. Loss of or Damage to money in transit by post. 7. Loss of money collected by authorised employee/s and or directors of the Insured whilst they are in transit if such Money has remained in their personal custody for more than 72 hours. 8. Loss of Money from safe or strong room using keys to such safe or strong room belonging to the Insured, or any duplicate thereof, unless the keys have been obtained by violence or a threat of use thereof. 9. Loss of or damage to Money whether direct or indirect arising from war, War-like operation, Act or foreign Enemy, Hostilities (Whether war be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, Confiscation, Arrest, Restraint and Detainment by the order of any Government or any other authority. In any action, suit or other proceeding where the Company alleges that by	"Exclusions" in policy wording.

		reason of the above provisions any loss or damaged is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the Insured. 10. This Policy does not cover loss 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 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. 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.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. 11. Consequential or indirect loss or damage which is not the direct result of insured perils, nor does the policy cover apprehended loss or damage or contractual liability or legal liability of any kind. 12. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risk hereby insured against is unnecessarily increased. 13. The Company shall not be liable for loss attributable to willful acts or gross negligence on the part of the Insured, its employees, directors or any other person acting on their behalf.	
10.	Special Conditions and Warranties (if any)	• Sanction and Embargo Clause • Communicable Disease Exclusion Clause For more details refer policy schedule	"Special conditions / / warranties and Exclusions" under 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.	NA

		- 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 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	NA

		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	
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.	Grievance Redressal Procedure of Policy

		• **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 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.	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.