

Customer Information Sheet

BUSINESS SECURE VYAAPAR SURAKSHA

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	BUSINESS SECURE VYAAPAR SURAKSHA	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN146RPMS0085V01202526	NA
3	Structure	Basis of Sum/ Limit Insured: 1. Reinstatement Value 2. Loss limit (Not Applicable for Stocks) 3. Market Value 4. Saleable Value <<As per policy schedule>>	Sum Insured/ Limit of Liability” in the policy schedule
4	Interests Insured	Assets, Liability and Consequential Loss	Coverage Details, Sum Insured & Premium” in the policy schedule
5	Sum Insured	<<As mentioned in the policy schedule>>	“Coverage Details, Sum Insured & Premium “ in the policy schedule
6	Policy Coverage	<<As mentioned in the policy schedule>>	“Coverage Details, Sum Insured & Premium “ in the policy schedule

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7	Add-on Cover	<<As per policy schedule>>	“Details of Add On Cover” in the policy schedule
8	Loss Participation	<<as per policy schedule>>	“Excess/ Deductibles” under each section in the policy schedule

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9	Exclusions	<p>The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by -</p> <p>a) War, Invasion, Act of Foreign Enemy, Hostilities or War Like Operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de-jure or de-facto or any public, or local authority.</p> <p>b) Nuclear Reaction, Nuclear Radiation or Radioactive Contamination.</p> <p>c) Wilful Act or Wilful Negligence of the Insured or his representative.</p> <p>d) Cessation of work, whether total or partial.</p> <p>e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged.</p> <p>f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy.</p>	Exceptions in the policy schedule

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		<p>g) Loss of or Damage to the property covered under this policy falling under the terms of the Maintenance Agreement.</p> <p>h) Terrorism Damage Exclusion Warranty: -</p> <p>i) Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.</p> <p>j) Loss of or damage to any Property insured under this Policy in the event of non-cooperation, misrepresentation, misdescription or non-disclosure in any material particular or if a claim be fraudulent or any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.</p> <p>Additionally, Section-wise exclusion also applies based on selection of Coverage Sections by the insured.</p> <ul style="list-style-type: none"> • Sanction Limitation Clause • Cyber Risk Exclusion Clause NMA 2915 • Communicable Disease Exclusion Clause 	

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10	Special Conditions and Warranties (if any)	Section-wise warranties and conditions apply based on selection of Coverage Sections by the insured.	“Special Conditions, Warranties & Exclusions” in the policy schedule
11	Admissibility of Claim	<ul style="list-style-type: none"> • Following are the key parameters leading to admissibility or denial of claims: <ul style="list-style-type: none"> - 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 <ul style="list-style-type: none"> - 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 <ol style="list-style-type: none"> 1 Immediate notice to Us <ol style="list-style-type: none"> a As soon as any sudden, unforeseen and physical loss or 	NA

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>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.</p> <p>b You can give notice to any of Our offices or call centres.</p> <p>c You must state in this notice</p> <p>i the Policy Number,</p> <p>ii Your name,</p> <p>iii details of report to the police that You made,</p> <p>iv details of report to any Authority that You made,</p> <p>v details of the Insured Event,</p> <p>vi a brief statement of the loss,</p> <p>vii particulars of any other insurance of insured property,</p> <p>viii details of loss or damage under any Optional Cover or Add-ons,</p> <p>ix submit photographs of loss or physical damage, wherever possible</p> <p>The company may require submission of additional documents, if needed.</p> <p>2 Steps to prevent loss and damage</p>	

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>a You must take all reasonable steps to prevent further loss or damage to insured property.</p> <p>b Until We have inspected insured property and have given Our consent,</p> <p>i You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;</p> <p>ii You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;</p> <p>iii You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.</p> <p>- Act as if not insured and try all possible measures to minimize the loss.</p> <p>- Inform fire brigade / police or any other govt statutory body, if applicable</p> <p>- Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure</p> <p>- Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors</p>	

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		<ul style="list-style-type: none"> - Preserve documentary evidence for assessment of quantum of loss. <p>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) under-insurance/average clause, e) policy excess / deductible /franchise etc, f) reinstatement premium.</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • 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 <p>Level 1</p> <p>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</p>	NA

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>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</p> <p>Level 2</p> <p>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</p> <p>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</p>	
13	Grievance Redressal and Policyholders Protection	<p>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:</p> <p>Our Grievance Redressal Officer</p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p>	Grievance Redressal Procedure

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<ul style="list-style-type: none"> • Call Centre – 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 <p>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.</p> <p>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</p> <p>The Complaint & Grievance Redressal Cell, HDFC ERGO General Insurance Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),</p>	

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Mumbai – 400078, Maharashtra</p> <p>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</p> <p>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</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</p> <p>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:</p> <ul style="list-style-type: none"> • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim 	

Sr. No.	TITLE	DESCRIPTION (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<ul style="list-style-type: none"> • Dispute with regard to premium • Non-receipt of your insurance document <p>You may also refer Our website www.hdfcercom "https://www.hdfc ergo.com/customer-voice/grievances" for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • 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 Policyholder;

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

Place: _____

Date: _____

(Signature of the Policyholder)

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