

INTRODUCTION

Business Secure Vyaapar Suraksha is a comprehensive package policy designed keeping the risk profile and need of businesses including Shopkeepers, MSMEs and also of large enterprises.

The product is intended to provide complete protection under one policy. Covers we provide under this policy can be tailored as per the business requirements. Coverage under this policy is broadly classified into 21 sections. Only Section 1 (property damage) is a mandatory section while rest are optional, enabling one to choose and customize protection as per their specific requirements.

Additionally, the insured is given options to select various modes of coverage like Named perils or All risk, Indemnity Based or Benefit based along with choices for Sum Insured basis under some of the sections. The flexibility of the product together with wide range of coverages addressing day-to-day risks makes it suitable for risk management by MSMEs of all types in both Rural and Urban geographies.

CUSTOMER SEGMENT

Shopkeepers/Sole Proprietorship/ Partnership firms / MSMEs / Corporate.

INTEREST INSURED

Assets, Liability and Business Interruption loss can be covered through coverages available.

SCOPE OF COVER

Section I – Property Damage

This sections insures assets belonging to the Insured including, boundary walls, gates and fences plinths and foundations, Business and trade furniture, fixtures, fittings including electrical installations, safes of insured premises, office machinery and electrical & mechanical appliances, tools and instruments for business, electronic equipments, interior decorations, improvements, landlord's

fixtures and fittings, building fronts and all other contents belonging to the Insured and related to business against various Fire and Allied perils.

Section II - Burglary and House Breaking

The Burglary section covers loss of Insured's property at declared location including the one held in trust due to burglary or house-breaking or hold up including damage to premises resulting from burglary or attempt thereat.

Section III - Breakdown of Electrical and Mechanical Appliance

This section covers loss due to accidental, electrical and mechanical breakdowns as a result of internal and external causes. It is covered during the time the machinery is in operation or at rest or in the process of being dismantled, overhauled or during Subsequent re-erection at the same premises.

Section IV - Electronic Equipment Insurance

This section insures Electronic Equipments against all risks of direct physical loss of or damage while they are at work or at rest or being dismantled for the purpose of cleaning or overhauling or in the course of aforesaid operations themselves or when being shifted within the premises.

Section V - Portable Electronic Equipment

This section insures Portable Electronic Equipment while at work or at rest or whilst being used by the insured and an authorised employee(s) of the Insured on journey to places by train or road or air anywhere within India.

Section VI – Boiler and Pressure Plant

This section covers Damage (other than by fire) to the Boilers and/or other Pressure Plant along with Liability of the Insured at law.

Section VII – Business Interruption (Other than Machinery Loss of Profit)

This section covers consequential loss following Destruction or damage to property. The insured is indemnified for the amount of loss resulting from interruption or interference after any property or any part thereof used by the Insured at the insured premises for the purpose of the Business, gets destroyed or damaged by the perils covered under Section IA or IB i.e. Fire & Allied Perils including selected add-ons.

Section VIII – Business Interruption (Machinery Loss of Profit)

This section covers consequential loss following damage to machinery and

Boiler insured under Section III or Section VI. The insured is indemnified for the amount of loss resulting from interruption or interference after an indemnifiable loss.

Section IX – Plate Glass and Sanitary Fittings

This section covers accidental breakage to Fixed Glass and Sanitary Fittings in the insured Premises.

Section X – Neon Sign/ Glow Sign/ Hoarding

Coverage provided against direct physical loss of or damage to the Neon & Illuminated Signs, Hoardings & other related equipment.

Section XI – Money

This section covers loss of Money belonging to the business or profession of the Insured due to accident or misfortune.

Section XII –Baggage

This section covers loss of or damage to Baggage due to accident or personal mishap suffered by insured.

Section XIII – Marine Transit

Transit risk of insured's cargo like raw materials, finished goods, capital goods and other materials pertaining to the business are insured under this section. Transit risk are covered for voyages from-

Anywhere in India to Anywhere in the World [Exports]

Anywhere in India to Anywhere in India [Domestic]

Anywhere in India/World to Insured's premises [Capital items]

Section XIV- Cyber Risk

This section covers data Restoration expenses and business interruption losses as a result of a security breach.

Section XV – Public Liability

The Company will indemnify the Insured against their legal liability (other than liability under the Public Liability Insurance Act, 1991 or any other Statute based on the doctrine of “No Fault Liability”) to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law.

Section XVI - Event Liability

This section covers damages and expenses, which the insured is legally obligated

to pay, arising out of the insured's role as an event organizer or a participant.

Section XVII – Infidelity/ Dishonesty of Employees

This section covers the risk of infidelity and dishonesty of the salaried employees of the Insured acting alone or in collusion with others.

Section XVIII – Workmen's Compensation

Covers the Insured against all sum which Insured shall become legally liable to pay as compensation to his employees mentioned in the Schedule engaged in business of the Insured under Fatal Accident Act, 1855, Workmen's Compensation Act, 1923 or any amendment thereof prior to the date of issue of this Policy or under Common Law in respect of death or injury sustained during the currency of the Policy by any employee arising out of and in course of his/her employment with the Insured in the business described in the Schedule.

Section XIX- Agri Pump Set

This section covers Loss or damage to Agricultural Pump Set and the associated pipelines.

Section XX- Agricultural Equipment

This section covers Loss or damage to Agricultural equipment.

Section XXI- Pedal Cycle

This section covers Loss of or damage to Pedal cycle belonging to Insured.

SUMMARY OF POLICY COVERAGE

Section Number	Name of Section	Coverage	Basis of Sum insured
I	PROPERTY DAMAGE Options – 1A – Named Perils 1B – All risk Basis	1A Named Perils: Fire and Allied Perils Option to Add: <ul style="list-style-type: none">• STFI• EQ 1B: All Risk Any fortuitous loss or damage subject to exclusions.	i. Reinstatement Value Basis; Or ii. Saleable Value Basis Or iii. Loss Limit basis For Stocks i. landed cost for Stock of raw materials,

			ii. total manufacturing cost for Stock of finished goods, & others as mentioned in Policy wordings.
II	BURGLARY AND HOUSE BREAKING	Loss of insured property on account of Burglary/ Housebreaking Add on Cover: Theft	i. Reinstatement/ Replacement Value Basis ii. Loss Limit Basis if selected iii. Market Value Basis
III	BREAKDOWN OF ELECTRICAL AND MECHANICAL APPLIANCE	Accidental damage and Breakdown of Machinery	i. Reinstatement/ Replacement Value Basis ii. Loss limit basis if selected
IV	ELECTRONIC EQUIPMENT INSURANCE	Unforeseen and sudden physical loss or damage to Electronic Equipment's from any cause other than those	i. Reinstatement/ Replacement Value Basis ii. Loss limit basis if selected
V	PORTABLE ELECTRONIC EQUIPMENT	Unforeseen and sudden physical loss or damage to Portable Electronic Equipment's of insured and its authorized employees from from any cause, other than those specifically excluded	Reinstatement/ Replacement Value Basis

VI	BOILER AND PRESSURE PLANT	Damage to the Boilers and/or other Pressure Plant and Third Party Liability	Reinstatement/ Replacement Value Basis
VII	BUSINESS INTERRUPTION (Other than Machinery Loss of Profit)	Loss due to interruption in Business resulting from insured perils under Section I and some Contingent Business interruption	Loss of profit on Indemnity basis
VIII	BUSINESS INTERRUPTION (MACHINERY LOSS OF PROFIT)	Loss due to interruption in Business resulting from insured perils under Section III & VI	Loss of profit on Indemnity basis
IX	PLATE GLASS AND SANITARY FITTINGS	Accidental breakage of Glass or Sanitary fittings	Reinstatement Value
X	NEON SIGN/ GLOW SIGN/ HOARDING	Loss of or damage to Neon Sign/Glow sign/Hoarding	Reinstatement Value
XI	MONEY	Loss of Money belonging to the business or profession of the Insured due to accident or misfortune	i. Indemnity basis maximum up to the sum insured declared by insured. ii. For safe or strong room- cost of replacement or repair

XII	BAGGAGE	Loss of or damage to Baggage due to accident or personal mishap suffered by insured	Indemnity basis
XIII	MARINE TRANSIT	Transit risk of insured's cargo like raw materials, finished goods, capital goods and other materials pertaining to the business	Indemnity Basis
XIV	CYBER RISK	1. Data Restoration expenses 2. Business interruption losses as a result of a cyber security breach	Indemnity Basis
XV	PUBLIC LIABILITY	Third party bodily injury/ property damage in which insured can be legally liable	Indemnity Basis
XVI	EVENT LIABILITY	Damages and expenses, which the insured is legally obligated to pay, arising out of the insured's role as an event organizer or a participant in an event	Indemnity Basis

XVII	INFIDELITY/ DISHONESTY OF EMPLOYEES	Loss incurred by Insured in case of employee fraud/ dishonesty	Indemnity Basis
XVIII	WORKMEN'S COMPENSATION	This section covers insured's liability to pay compensation under Employee's Compensation Act, 1923 and subsequent amendments thereof and Common Law due to injury sustained by employee(s) arising out of and in the course of his/her employment	Indemnity basis
XIX	AGRI PUMP SET	Loss or damage to Agricultural Pump due to Fire, STFI, RSMD, Earthquake, Mechanical & Electrical Breakdown	Indemnity Basis
XX	AGRICULTURAL EQUIPMENT	Loss or damage to Agricultural Equipment due to Fire, STFI, RSMD, Earthquake, Burglary housebreaking & theft, Mechanical & Electrical Breakdown	Indemnity Basis

		and Accidental Damage	
XXI	PEDAL CYCLE	Loss of or damage to Pedal cycle belonging to Insured	Indemnity Basis

ADD-ON COVERS

Section-I

Common Add on For Named Perils and All Risk
Add-on Name
Terrorism
Loss minimization
Extra Expenses
Involuntary Betterment
Additional Expense of Rent for and Alternative Premises
Contract Works
Escalation
Brand and Label clause
Deterioration of stocks in cold storage premises due to accidental power failure consequent to damage at the premises of Power station due to an Insured Peril
Deterioration of stocks in cold storage premises due to change in temperature arising out of loss of damage to cold storage machinery (ies) in the Insured premises due to operation of an insured peril
Omission to Insure additions or extensions
Escalation – i. For Building ii. For Plant and Machineries
Temporary removal of stocks and/or contents to exhibition site
Deterioration of stocks due to change in temperature arising out of loss or damage to Refrigeration Machinery or warehouse structure following an accident at the cold storage facility rented by the insured
Loss of Business Income- Benefit Cover (Not applicable if Section-7 is selected)

Claim Preparation Cost
Temporary Repair Clause
On Account Payment clause
Crane Hiring charges
Only available for Named Perils
Accidental Damage
Leakage and Overflowing
Contamination and Co-mingling clause
Impact Damage due to Insured's own rail road vehicle, forklifts, cranes, stackers and the like and articles dropped therefrom
Molten Metal spillage
Broad water damage

Section-II

- 1) Riot & Strike Damage Clause
- 2) Cost of Debris removal
- 3) Cost of restoring documents
- 4) Employee personal property cover
- 5) Replacement of locks including repair to Insured premises
- 6) Omission to Insure
- 7) Temporary removal of stocks and/or contents to exhibition site
- 8) Theft

Section-III

- 1) Escalation Clause
- 2) Express Freight
- 3) Air Freight
- 4) Owners Surrounding Property
- 5) Third Party Liability
- 6) Additional Customs Duty
- 7) Modification cost/Incompatibility expenses
- 8) Un Repaired damages
- 9) Waiver of improvement/Betterment clause for replacement of selected machinery

Section-IV

- 1) Escalation Clause
- 2) Express Freight
- 3) Air Freight
- 4) Owners Surrounding Property
- 5) Third Party Liability
- 6) Additional Customs Duty
- 7) Floater Clause
- 8) Modification cost/Incompatibility expenses

Section-V

- 1) Omission to Insure additions or extensions
- 2) Escalation Clause

Section-VI

None

Section-VII

- 1) Property of the Insured Stored anywhere other than insured premises
- 2) Supplier's premises
- 3) Customer's premises
- 4) Premises where a contract is being carried out
- 5) Professional Insured
- 6) Spoilage consequential Loss cover
- 7) Electricity Station, Gas Works and Water Works

Section-VIII

None

Section-IX

- 1) Damage to frame and framework of any description following breakage of glass subject to a maximum of INR 5,000/-

Section-X

None

Section-XI

None

Section-XII

None

Section-XIII

- 1) War-SRCC risks for transits through Middle East High-Risk Area (HRA) viz.
- Arab Emirates, Bahrain, Iraq, Kuwait, Oman, Qatar and Saudi Arabia
- 2) War-SRCC risks for transits through Indian Ocean, Gulf of Aden and Southern Red Sea

Section-XIV

None

Section-XV

None

Section-XVI

None

Section-XVII

- 1) Extended cover for past employees
- 2) Accountants & auditors
- 3) Alteration of systems
- 4) Automatic reinstatement
- 5) Claims preparation costs & audit fees (including computer system certification)
- 6) Costs of recovery following subrogation to the company (by the company)
- 7) Costs of recovery (by the insured for loss in excess of the sum insured)
- 8) Cost of rectifying accounting & computer records & programs
- 9) Credit/ debit card (fraudulent use of)
- 10) Discretion in reporting to police (period of grace and successful recovery)
- 11) Subrogation waiver (contracting parties)
- 12) Unidentifiable employees
- 13) Contractual/Off Roll Employee Cover

Section-XVIII

None

Section-XIX

None

Section-XX

None

Section-XXI

None

EXCESS/ DEDUCTIBLES

Section wise Excess apply– As per Customer Information Sheet

WARRANTY/ CONDITIONS

Section wise Warranty and Conditions apply as mentioned in the Policy Wordings

CONDITION OF AVERAGE/ UNDERINSURANCE

As mentioned in the policy wording

JURISDICTION

This Policy is subject to the exclusive jurisdiction of the Courts of India

HOW LONG DOES THIS COVER PROTECT?

The cover protects you during the period of the policy. You can buy this policy for maximum up to five years.

CANCELLATION AND TERMINATION

1. Cancellation by Insured

- a. Insured can cancel the policy at any time during the policy term, by informing the Company in writing.
- b. If Insured cancels the Policy, refund of premium will be as follows:

For long term policies (policy duration more than 1 year):

In case of No claim: The Company shall refund proportionate premium for the unexpired policy period

In case of claim: No refund shall be made for the year in which claim is made. The Company shall refund proportionate premium for the unexpired policy years.

For policy duration up to 1 year:

The Company shall refund proportion premium for rest of the policy period subject to no claim(s) made during the policy period.

2. Cancellation by Insurer

Company will cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to You. Company will refund proportion

premium for unexpired policy period subject to no claim(s) made during the policy period.

CLAIMS NOTIFICATION & CO-OPERATION PROCEDURE

In the event of loss of an insured event the Insurer must be informed immediately

Our contact details are as follows:

1. Relationship officer / channel partner
2. Contact us: 022 6158 2020/ 022 6234 6234
3. E-mail at care@hdfcergo.com

Claims Procedure- As per Policy Wordings.

Important timelines -

- 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

For additional details, please refer policy wordings.

GENERAL EXCLUSIONS

The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by -

- 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, municipal or local authority.
- b) Nuclear Reaction, Nuclear Radiation or Radioactive Contamination.
- c) Willful Act or Willful Negligence of the Insured or his representative.
- d) Cessation of work, whether total or partial.
- 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.
- f) Derangement of the Insured property not accompanied by damage

otherwise covered by this policy.

- g) Loss of or Damage to the property covered under this policy falling under the terms of the Maintenance Agreement.
- h) Loss Destruction or Damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.
- i) Terrorism Damage Exclusion Warranty: - It is agreed that this insurance 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, unless Terrorism coverage is specifically opted by the insured with additional payment of Terrorism cover Premium.

For the purpose of this warranty, 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 connection with any organization(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

Sanctions Limitation Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100A

05 October 2023

LMA5399 - COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defense cost, cost, expense or any other amount incurred by or

accruing to the Insured, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 2.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.Subject otherwise to the terms, exceptions and conditions of the Policy.

CYBER RISK EXCLUSION CLAUSE NMA 2915

1. Electronic Data Exclusion Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows:
 - a) This policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of

whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this policy directly caused by such listed peril.

Listed Perils:

Fire

Explosion

2. Electronic Data Processing Media Valuation Notwithstanding any provision to the contrary within the Policy or any Endorsement thereto, it is understood and agreed as follows- Should electronic data processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However, this policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled. All other terms, conditions and exclusions of the policy remain the same. Subject otherwise to the terms and conditions as specified in the policy.

IMPORTANT CONDITIONS

The Policy and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part or this Policy or the Schedule shall bear such specific meaning wherever it may appear.

1. The Insured shall take all reasonable steps to safeguard the Property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable steps to prevent all accidents and shall comply with all statutory or other regulations.
2. The Company shall have free access to inspect any Property insured and the books of accounts of the Insured. If at any time any event shall occur materially affecting the risks insured hereunder the Insured shall

- give notice in writing to the Company immediately,
3. In the event of any occurrence which may give rise to a claim for indemnity under the Policy the Insured shall give notice thereof to the Company in writing. Every letter, claim, summons and legal process pertaining to the coverage offered under this Policy and the Property insured covered hereunder shall be notified or forwarded to the Company immediately.

Notice shall also be given to the Company immediately after the Insured shall have knowledge of any impending prosecution, inquest or enquiry in connection with any such occurrence as aforesaid. In case of claim or generally, the Company may be contacted at the following address:

HDFC ERGO General Insurance Company Limited
6th Floor Leela Business Park
Andheri Kurla Road, Andheri East
Mumbai

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Business Secure Vyaapar Suraksha** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Business Secure Vyaapar Suraksha** from Our branch or from Our website: www.hdfcergo.com For any legal interpretation, policy document will hold.

GRIEVANCE REDRESSAL

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:
If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:
 - 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

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
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.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office- 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

Website – www.hdfcergo.com

Contact number – 022 – 62346234/ 022 6158 2020

Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.