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You chose this **Bharat Griha Raksha Plus – Long Term** Policy and applied to Us for insurance covers of Your choice. You paid Us the premium and gave Us information about Yourself, Your Home Building and Home Contents. Based on Your confirmation that this information is true and correct, and in return of accepting the Premium You have paid Us We promise to provide You insurance as stated in this Policy Document and the Policy Schedule attached to it.

#### **Clause A. This Policy and the Insurance Contract**

**1. Your Policy:** This **Bharat Griha Raksha Plus– Long Term** Policy is a contract between You and Us as stated in the following:

- a. This Policy document,
- b. The Policy Schedule attached to this Policy document,
- c. Any Endorsement attached to and forming part of this Policy document,
- d. Any Add-on to this Policy that You may have purchased from Us,
- e. The proposals and all declarations made by You or on Your behalf.

**2. To whom this Policy is issued and what it covers:**

- a. This Policy is issued to You and covers You and/or Your Home Building and/or Home Contents as mentioned in the Policy Schedule.
- b. If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
- c. If You have mortgaged, pledged or hypothecation Your Home Building and/or Home Contents with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to this Policy as an additional clause.

**3. The Policy Schedule:** The Policy Schedule is an important document about Your insurance cover. It contains:

- a. Your personal details,
- b. the Policy Period,
- c. the description of Your Insured Property,
- d. the total Sum Insured, the Sum Insured for each cover or item covered, and any limits and sub-limits,
- e. the insurance covers You have purchased or opted out
- f. the premium You have paid for these insurance covers,
- g. add-on covers opted by You,
- h. other important and relevant aspects and information.

**4. Special meaning of certain words:** Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements.

These words with special meaning are stated in the Policy with the first letter in capitals.

<b>Word /s</b>	<b>Specific meaning</b>
<b>Bank</b>	A bank or any financial institution
<b>Fire</b>	The term 'fire' means actual ignition or burning, under accidental or fortuitous circumstances.
<b>Explosion / Implosion</b>	<p>a. An <b>explosion</b> is "a sudden violent burst with a loud sound".</p> <p>Explosion causes damage by rupturing, shattering, cracking etc. of property. Explosion damage is evidenced by broken machinery, shattered glass, splintered timbers and widely scattered debris.</p> <p>b. <b>Implosion</b> means bursting inward or collapse due to external pressure.</p>
<b>Earthquake, volcanic eruption, or other convulsions of nature</b>	Means seismic activity or a violent and abrupt shaking of the ground, caused by movement between tectonic plates along a fault line in the earth's crust; usually dependent on magnitude, peak ground acceleration or velocity.
<b>Riot, strike, malicious Damage</b>	Riot & Strike means Direct visible physical loss, destruction or damage by external violent means caused to the property. Malicious Damage means destruction/loss/damage to insured property on account of intentional act of others.
<b>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado</b>	<p>i. <b>Storm</b></p> <p>Means an event with extreme atmospheric conditions such as strong winds with or without heavy rain, thunder, lightning, hail or snow recorded at a particular location.</p> <p>ii. <b>Cyclone/Hurricane/Typhoon/Tempest</b></p> <p>Means a type of STORM system characterized by large scale air mass that rotates around a center of low atmospheric pressure.</p>
<b>Tsunami, Flood and Inundation</b>	<p>i. <b>Tsunami</b></p> <p>Means waves caused by sudden movement of the ocean surface due to earthquakes, landslides on the sea floor, land slumping into the ocean, large volcanic eruptions, meteorite impact in the ocean. This peril shall be covered only when "Earthquake, volcanic eruption, or other convulsions of nature" peril is covered under the policy.</p> <p>ii. <b>Flood and Inundation</b></p> <p>Means temporary accumulation of water in a normally dry area resulting in a rise in water levels in that area due to heavy rainfall, over flow of inland or tidal waters, flash flood or storm, cyclone, hurricane or typhoon.</p>

Word /s	Specific meaning
<b>Leakage from automatic sprinkler installation</b>	Means automatic sprinkler installation that is designed to automatically discharge water when a fire takes place. Damage caused by water is thereby payable as damage by fire. However, there may be accidental leakage from the installation, when there is no fire. This risk covers the damage caused thereby.
<b>Bush fire, Forest fire, Jungle fire</b>	Means occurrence of fire due to accidental burning of vegetation, grass etc including but not limited to Wildfire of forestry or plantations resulting in lost yields, burnt areas.
<b>Smoke Damage</b>	Means 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.
<b>Carpet Area</b>	<ol style="list-style-type: none"> <li>for the main building unit of Your Home, it is the net usable floor area, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but including the area covered by the internal partition walls of the residential unit;</li> <li>for any enclosed structure on the same site, it is the net usable floor area of such structure; and</li> <li>for any balcony, verandah area, terrace area, parking area, or any enclosed structure that is part of Your Home, it is 25% of its net usable floor area.</li> </ol>
<b>Commencement Date</b>	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
<b>Cost of Construction</b>	<p>The amount required to construct Your Home Building at the Commencement Date. This amount is calculated as follows:</p> <p><b>a. For residential structure of Your Home including Fittings and Fixtures:</b> Carpet Area of the structure in square metres X Rate of Cost of Construction at the Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the Commencement Date as declared by You and accepted by Us and shown in the Policy schedule.</p>
	<b>b. For additional structures :</b> the amount that is based on the prevailing rate of Cost of Construction at the Commencement Date as declared by You and accepted by Us.
<b>Endorsement</b>	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions or conditions of an insurance Policy) which may change the terms or scope of the original policy.
<b>Home Contents</b>	Those articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.
<b>General Contents</b>	<b>General Contents</b> are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennae, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
<b>Valuable Contents</b>	<b>Valuable Contents</b> of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
<b>Insured</b>	The Person/s who has/have purchased Insurance Cover under this Policy.
<b>Insured Property</b>	Your Home Building and Home Contents, or any item of property covered by this Policy.
<b>Kutcha Construction</b>	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
<b>Policy Period</b>	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of insurance as provided for in <b>Clause G (III)</b> of this Policy, whichever is earlier.
<b>Policy Schedule</b>	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in <b>Clause A (3)</b> of this Policy.

Word /s	Specific meaning
<b>Premium</b>	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
<b>Pucca Construction</b>	Construction other than Kutchha Construction.
<b>Saleable Value</b>	It is the purchase cost of flat or apartment or a value which can be realized if Flat or Apartment is sold on the date of proposal for insurance.
<b>First Loss limit</b>	It is the sum insured of the property that is exposed to loss or damage in a single loss occurrence.
<b>Spouse</b>	Your wife or husband.
<b>Sum Insured</b>	The amount shown as Sum Insured in the Policy Schedule and as described in <b>Clause C (4)</b> and <b>Clause D (2)</b> of this Policy. It represents Our maximum liability for each cover or part of cover and for each loss.
<b>Total Loss</b>	A situation where the Insured Property or item is completely destroyed, lost or damaged beyond retrieval or repair or the cost of repairing it is more than the Sum Insured for that item or in total.
<b>We, Us, Our, Insurer</b>	The HDFC ERGO General Insurance Company that has provided Insurance Cover under this Policy; of the Company.
<b>You, Your, Insured</b>	The Insured Person/s who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.
<b>Your Home Building</b>	Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a building place described in detail as per <b>Clause C (2)</b> of this Policy.

#### Clause B. Insured Events

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.

The events covered are given in Column A unless otherwise stated in the policy schedule and those not covered in respect of these events are given in Column B.

Column A	Column B
<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> any loss or damage, or destruction caused to the Insured Property

	Column A	Column B
1.	Fire	<ul style="list-style-type: none"> <li>its own fermentation, natural heating or spontaneous combustion</li> <li>its undergoing any heating or drying process</li> <li>caused by burning of Insured Property by order of any Public Authority.</li> </ul>
2.	Explosion or Implosion	Excluding destruction or damage caused to the boilers (other than domestic boilers), economizers, or other vessels in which steam is generated, machinery or apparatus subject to centrifugal force by its own explosion / implosion.
3.	Lightning i.e. damages caused by lightning, whether fire results or not.	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado	-
6.	Tsunami, Flood and Inundation	-
7.	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide, Avalanche	<p>caused by</p> <ol style="list-style-type: none"> <li>normal cracking, settlement or bedding down of new structures,</li> <li>the settlement or movement of made up ground, coastal or river erosion,</li> <li>defective design or workmanship or use of defective materials, or</li> <li>demolition, construction, structural alterations or repair of any property, or</li> <li>ground works or excavations.</li> </ol>
8.	Bush fire, Forest fire, Jungle fire	-
9.	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.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.

Column A		Column B	Column A	Column B
10.	Missile testing operations i.e. conducted by the Government of India	-		
11.	Riot, Strikes, Malicious Damages	<p>caused by</p> <ul style="list-style-type: none"> <li>a. temporary or permanent <b>d i s p o s s e s s i o n , c o n f i s c a t i o n , c o m m a n d e e r i n g ,</b> requisition or destruction by order of the government or any lawful authority, or</li> <li>b. temporary or permanent dispossession of Your Home by unlawful occupation by any person or prevention of access to the same.</li> <li>c. Total or partial cessation of work or the retarding or interruption or cessation of any process or operations or omissions of any kind.</li> </ul>		
12.	Bursting or overflowing of water tanks, apparatus and pipes.	-		
13.	Leakage from automatic sprinkler installations.	<ul style="list-style-type: none"> <li>a. repairs or alterations in Your Home or the building in which Your Home is located,</li> <li>b. repairs, removal or extension of any sprinkler installation, or</li> <li>c. d e f e c t s i n t h e construction known to You.</li> </ul>		
14.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.	<p>if it is</p> <ul style="list-style-type: none"> <li>a. of any article or thing outside Your Home, or</li> <li>b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.</li> </ul>	<p><b>15. <u>Loan value cover for Flats &amp; Apartment:</u></b></p> <p>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.</p> <p>The policy will cease to exist after payment of claim under this cover</p>	
16.		<b><u>Costs compelled by Municipal Regulations:</u></b>	These costs will not include	<ul style="list-style-type: none"> <li>a. the costs incurred for complying with such regulations,</li> <li>• for destruction or damage occurring before Commencement Date,</li> <li>• for destruction or damage not insured under this Policy</li> <li>• under which You have received notice before the destruction or damage occurred.</li> <li>b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.</li> </ul>

Column A	Column B
<p>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.</p> <p>ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.</p> <p>iii. All other terms and conditions of this Policy will apply to this extension</p>	<p>c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.</p>
<p><b>17. Smoke Damage</b></p> <p>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.</p> <p>Conditions:</p> <p>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 rata basis to reinstate cover.</p>	-

### Clause C: Home Building Cover

#### 1. What We cover

We cover physical loss or damage, or destruction of Your Home Building because of any Insured Event listed in **Clause B** of this Policy. We also cover architect's, surveyor's, consulting engineer's fees, cost of removing debris as specified under **Clause C (5) (f)** of this Policy.

#### 2. Your Home Building

a. **Your Home Building** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a building place including building under course of construction only if the insured property is a Flat or Apartment.

#### b. Your Home Building includes

- i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.
- ii. the following 'additional structures' if they are on the same site, and are used as part of Your Home Building:
  - a) garage, domestic out-houses used for residence, parking spaces or areas, if any
  - b) compound walls, fences, gates, retaining walls and internal roads,
  - c) verandah or porch and the like,
  - d) septic tanks, bio-gas plants, fixed water storage units or tanks,
  - e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,

iii. any other structure shown in the Policy Schedule.

c. Your Home Building does not include Contents of Your Home.

#### 3. Use for residence

a. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.

b. We will not pay if

- i. Your Home Building is used as a holiday Home, or for lodging and boarding, or
- ii. Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self-employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

#### 4. Sum Insured

As chosen by you and mentioned in the policy schedule:

##### Option 1: Reinstatement Value:

The Sum Insured for the Home Building Cover is the prevailing Cost of Construction of Your Home Building

at the Commencement Date as declared by You and accepted by Us and will be the maximum amount payable in the event the Home Building is a Total Loss.

#### **Option 2: Saleable Value (Applicable for Flat/Apartment Only)**

The Sum Insured shall be the present Saleable Value of Your Flat/Apartment as on date of Insurance.

#### **Condition applicable to both Option 1 & 2:**

- a. If the Policy Period is more than one year, We will automatically increase Your Sum Insured during the Policy Period by 10% per annum on each anniversary of Your Policy without additional premium for a maximum of 100% of the Sum Insured at the Policy Commencement Date.
- b. Restoration of Sum Insured: Except as stated in **Clause G (III) (3) (b)** of this Policy, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

### **5. What We pay**

#### **Option 1: Reinstatement Value Basis**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.
- b. We will calculate the amount of claim on the basis of the actual Carpet Area subject to the Carpet Area not exceeding that declared by You in the Proposal Form and stated in the Policy Schedule.
- c. The maximum We will pay for all items together is the Sum Insured shown in the Policy Schedule for Home Building Cover. If the Policy Schedule shows any limit for any item, such limit is the maximum We will pay for that item.
- d. If Your Home Building is a Total Loss, We will pay You the Sum Insured of the Home Building. If you choose to exercise the loan value cover option the amount payable will be the loan value amount mentioned in the policy schedule.
- e. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- f. We will pay You the following expenses:
  - i. up to 10% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
  - ii. up to 5% of the claim amount for reasonable costs of removing debris from the site.

These expenses will be paid over and above the Sum Insured of the policy.

#### **Option 2: Saleable value Basis**

#### **Partial Loss:**

- a. If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We reimburse the cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs, and claim that amount from Us.

#### **Total Loss:**

- a. Our Liability shall be limited to the actual Cost of Reconstruction or Reinstatement of the damaged Building of the same kind or type but not superior to or more extensive than the insured building when new on the Date of Loss but not exceeding the Sum Insured Stated in the Schedule.
- b. If you opt to retain the damaged building but does not intend to Reinstate or Reconstruct, the basis of settlement shall be the Cost of Reconstruction of the said building of the same kind or type but not superior to or more extensive than the insured building when new less depreciation as per age of the Building as on Date of the Loss but not exceeding the Sum Insured Stated in the Schedule.
- c. If You opt not to Reconstruct or Reinstate the damaged Building or retain the damaged Building and instead opts to abandon the Building to the Insurer including vesting in the Insurer all rights of the Insured in relation to Building insured including the right to Reconstruct the same, in which case the amount payable shall be the Sum Insured indicated in the Policy Schedule.
- d. If only an additional structure is destroyed, We will pay You an amount equal to the Cost of Construction of the additional structure.
- e. We will pay You the following expenses:
  - i. up to 10% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;
  - ii. up to 5% of the claim amount for reasonable costs of removing debris from the site.

These expenses will be paid over and above the Sum Insured of the policy.

#### **Clause D: Home Contents Cover**

##### **1. What We cover:**

We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in **Clause B** of this Policy. Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.

##### **2. Sum Insured:**

The Sum Insured for the Home Contents Cover is shown in the Policy Schedule and will be the maximum amount payable in the event the Home Contents are destroyed / lost completely.

- a. The policy has a built-in cover for the General Contents of Your Home equal to 20% of the Sum

Insured for Home Building Cover subject to a maximum of <sup>1</sup> 10 Lakh (Rupees Ten Lakh) provided You have opted for both Home Building and Home Contents cover. If You choose to have a higher Sum Insured for Home Contents, You have to declare the Sum Insured in the Proposal Form and pay additional premium.

- b. If You have purchased only Home Contents Cover, You have to declare the Sum Insured for the General Contents in the Proposal Form.
- c. The Sum Insured You have chosen for General Contents must be enough to cover the cost of replacement of the General Contents. Not Applicable if Sum Insured is on First Loss basis..
- d. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in **Clause E (1) (a)** of this Policy.
- e. Restoration of Sum Insured: Except as stated in **Clause G (III) (3) (b)** of this Clause below, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

### 3. What We pay

- a. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
  - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
  - ii. pay You the cost of replacing that item with a same or similar item, or
  - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for Home Contents is the Sum Insured shown in the Policy Schedule for Home Contents Cover. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

### Clause E: Optional Covers

#### 1. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):

For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to <sup>1</sup> 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed <sup>1</sup> 1 Lakh (Rupees One Lakh).

- i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.

ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule for the Valuable item/s. If the Policy Schedule shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

#### 2. Loss of Rent and/or Rent for Alternative Accommodation, as applicable:

In addition to what **Clause C (5) (c)** of this Policy provides for, We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

- a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, We will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.
- b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.
- c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule) X Period necessary for repairs ÷ Loss of Rent Period opted for.
- d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
- e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

#### 3. Acts of terrorism

(Coverage as per Terrorism Clause attached)

Exclusions and Excess as per Terrorism Clause attached.

#### 4. Personal Accident Cover:

In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your spouse, We will pay compensation of a sum as mentioned in your policy schedule.

In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the spouse until expiry of the policy.

#### 5. Loss Minimization:

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will pay reasonable expenses incurred to safe guard the property including moving / shifting of property to prevent aggravation of Loss or damage to the Insured's

property as specified in the Policy Schedule following the operation of insured perils.

#### Special Condition:

We will pay actual expenses incurred subject to maximum of 10% of Sum Insured for respective item.

#### 6. Hardship Allowance:

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will indemnify the Insured against expenses incurred by the Insured towards emergency purchases of Food, Medicines, Clothes and Infants essential items.

#### Specific Conditions:

- i. We will pay up to \_\_\_% of admissible material damage claim amount as opted by You and specified in the Policy Schedule.
- ii. There is an admissible claim under this policy for loss or damage to property insured.
- iii. The amount under this cover will be paid along with payment of material damage claim amount.

#### 7. Accidental Hospitalization of Domestic Staff

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will pay an amount specified in the schedule for Accidental hospitalisation of domestic staff employed by the insured whilst on duty at the insured premises insured; provided such hospitalisation is caused by operation of an insured peril.

Domestic staff means any person employed on full time or part time by the Insured solely to carry out domestic duties associated with property covered under this policy but does not include any person employed in any capacity in connection with any Business, trade or profession.

**Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act 2010 or under the enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
- ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii. has qualified medical practitioner(s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v. maintains daily records of patients and make these accessible to the insurance company's authorized personnel;

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive hours.

#### 8. Tenants Liability

It is hereby understood and agreed, subject otherwise to

the terms, conditions, warranties and exclusions of the Policy and endorsed hereon, the indemnity provided by this insurance extends to include all sums for which the Insured having insurable interest derived out of the terms of the lease agreement shall become legally liable to pay following upon damage to Home Building from the perils insured against, occupied by the Insured or surrounding third party property, consequent upon the Insured's occupation of any premises or Home Building as a tenant.

- i. There shall be no liability on behalf of The Company following any Home Building or portion of Home Building or premises being sub-let by the Insured insofar as such Home Building is concerned.
- ii. The Insured shall not breach any contractual agreement or obligation between any landlord or any other tenant of the premises or Home Building as such breach may have any bearing on the interests of The Company.
- iii. Claim under this add-on shall not exceed the Sum Insured as mentioned on Policy Schedule/Certificate of Insurance.

In the event of any Landlord to the Insured having effected insurance on behalf of the Insured as tenant; or the Insured as tenant being entitled to indemnity or compensation from any other source then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided for by this Policy. If such an amount of 'initial indemnity' exceeds the limit of indemnity as provided under this Policy then the company shall not be liable to pay any amount in terms of this clause.

#### 9. Accidental Damage

In consideration of payment of additional premium the policy is extended to cover direct physical loss or damage to the property described in the Policy Schedule whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system, rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions herein.

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule for the period of Insurance.

Following exclusion shall be applicable to this coverage in addition to the policy standard exclusions:

- i. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule.

- ii. Loss, destruction or damage to the insured property premises caused by change of temperature.
- iii. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- iv. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightening, riot, strike, malicious damage, storm, tempest, flood and inundation.
- v. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
- vi. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
- vii. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured property.
- viii. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.

## **10. Dynamo Clause**

In consideration of additional premium and notwithstanding to the contrary contained in the policy, it is hereby agreed that loss or damage to the electrical appliances, apparatus, fixtures or fittings insured under this policy arising from or occasioned by overrunning, excessive pressure, short circuit, arcing, self-heating or leakage of electricity from whatever cause (lightning included) is covered.

However, it expressly excludes loss or damage to the electrical appliances, apparatus, fixtures or fittings due to breakdown by whatsoever reason.

## **11. Landscaping**

It is hereby declared and agreed that, notwithstanding anything to the contrary contained in the policy, the Company will pay for the additional cost of reclaiming, restoring or repairing land improvements as incurred by the Insured, resulting from direct physical loss of or damage to property insured under the Policy, occurring at premises described in the Schedule. Land improvements are any alteration to the natural condition of the land by grading, landscaping and additions to land such as pavements, roadways, or similar works. This coverage does not apply to land improvements at a golf course unless specifically mentioned in the Schedule. Subject otherwise to the terms, conditions and exclusions of the Policy.

## **12. Snowfall Damage**

The insurance under this policy is extended to cover damages caused during the policy period, resulting from.

- I. Collapse of roofs / housetops / building caused by weight of snow / ice / sleet collected at the time of snowfall.
- II. Bursting of water pipes caused by freezing temperatures.

The coverage will be limited to 20% of the Sum Insured for building and contents respectively.

## **13. Repair and Maintenance Cover**

In consideration of additional premium, the policy is extended to cover for cost of technician visit as specified in the policy schedule/certificate of insurance for damages to appliances mentioned in the policy schedule/certificate of insurance due to electrical damage / non-working of appliance including but not limited to preventive maintenance such that appliances covered hereunder continue to remain in good working condition subject to:

### **Exclusions:**

- i. Cost of spare part repaired or replaced, cost of gas top up or re-filling, or any other consumable used in the appliance.
- ii. Appliance transportation costs incurred to repair or replace
- iii. Appliance that are not used for domestic purposes or is at any commercial place like shops, office, hotels, restaurant and similar places.
- iv. Damages to any accessories of appliances. For Ex: Remote.
- v. Wear and Tear of appliances.
- vi. Cracking, scratching, denting chipping or breakage or any other aesthetic defects not affecting the operation or function of the appliance.

### **How to avail:**

In order to avail any of the above coverages, You or your authorized representative should contact the toll-free number as mentioned in your policy schedule and provide the details asked for providing the service.

### **Specific Conditions applicable to this add on cover:**

1. The inception and expiry of this add on cover will be as mentioned in policy schedule/certificate of insurance.
2. If the policy is cancelled, the coverage under this cover is automatically cancelled.
3. No refund of premium for partially utilized or unutilized services.
4. We shall be under no obligation to renew the cover on expiry of the period for which premium has been paid. We reserve the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk.

## **Clause F. Exclusions (What We do not cover) for all covers under this policy**

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, wilful 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.
3. 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 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.

4. 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.
5. 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.
6. 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.

7. 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.
8. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
9. Loss or damage to any Insured Property removed from Your Home to any other place.
10. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
11. Any reduction in market value of any Insured Property after its repair or reinstatement.
12. 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.
13. Costs, fees or expenses for preparing any claim.
14. Where Insured property is declared illegal through operation of any law for the time being in force or by any Public Authority.

## **Clause G. Conditions**

### **(I) Your Obligations**

- 1. Make true and full disclosure in the proposal and related documents**
  - a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf.
  - b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents.

### **2. Obligation to take care : You must:**

- a. keep Your Home Building and Home Contents in good condition and well maintained. You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.

- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

**3. Inform change in circumstances :** You must inform Us immediately if

- a. You change Your address,
- b. You make any addition, alteration, extension to the structure of Your Home Building,
- c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You,
- d. You change the use of Your Home Building.

**4. Allow inspection and investigation of claim:**

You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

**5. Make true statements and full disclosure in the claim and related documents**

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

**(II) Renewal of Policy**

1. **End of Policy:** This Policy will expire at the end of the Policy Period.
2. **Renewal is not automatic,** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.
3. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.

**(III) Cancellation and Termination of Policy**

**1. Cancellation by You at any Time**

The Insured can cancel the policy at any time during the policy term, by informing the Company.

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

**2. Cancellation by Us:**

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy

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

**3. Automatic termination of the Policy**

This Policy will automatically end in the following cases:

- a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.

You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

- b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.

- c. **Change of use of Your Home Building or Home Contents:** The Policy will end

- i. if You change the use of Your Home Building from personal residence to any other purpose, or
- ii. if You use any item of Home Contents for use that is not personal.

- d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.

**e. Effect of death**

In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

**(IV) Claims Procedure**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that **You must do**, and that **You must not**.

**do.** It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

#### **1. Immediate notice to Us**

- a. As soon as any physical loss or damage occurs to Your Home Building or Home Contents due to an Insured Event, 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 Your Home Building or any of Your Home Contents,
  - 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 Your Home Building and Home Contents.
- b. Until We have inspected Your Home Building and Home Contents, 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.

#### **3. Immediate notice to Authorities**

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence / landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

#### **4. Submit claim**

##### **a. Claim form:**

- i. You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
  - ii. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- b. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

#### **5. Establish loss**

- a. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
- b. When We request,
  - i. You must support Your claim for Home Building and/or Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
  - ii. You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Building and/or Home Contents and to take measurements, samples, damaged items or parts, and photographs that are relevant.
  - iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

#### **6. Fraudulent claim**

If You, or anyone on Your behalf, make a false or fraudulent claim, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay,
- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid, and
- iii. We can also inform the police, and start legal proceedings against You.

#### **7. Other insurance**

- a. If You have any other policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to

- ask for settlement of Your claim under any of these policies.
- If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
  - After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
  - We will ensure that Our actions do not impose any liability on You.
  - Multiple policies involving Bank or other lending or financing entity -

In case there is more than one insurance policy issued to the You covering the same risk, the Company will not apply contribution clause.

#### **8. Recovery action by Us**

- When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to Your Home Building or Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this
  - without seeking Your consent,
  - in Your name, and
  - whether or not Your loss has been fully compensated.
- Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

#### **Clause H. Changes to covers**

- You can choose to make changes to the covers of this Policy as may be permitted by Us, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.
- This Policy (including the Policy Schedule, the proposal, declarations and Endorsements) consists of the entire contract between You and Us.

#### **Clause I. Waiver of Underinsurance**

Underinsurance does not apply to the **Bharat Griha Raksha**

**Plus – Long Term Policy.** Thus, if Your Sum Insured calculated on the basis of the information that You provided, is less than the actual value at risk, **the difference will not affect the amount We pay.**

#### **Clause J. Other Details**

##### **1. Notices**

- We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- You will send any notice, letter, intimation or communication in writing to Us at Our branch office where You purchased this Policy. You can also send it at the address mentioned in the Policy Schedule.

##### **2. Nomination for this Policy**

You can nominate a person to receive the claim amount under this Policy in the event of Your death. You can make such nomination at the time You take the Policy, or later. You can also change the nomination at any time. You can make the nomination on Our nomination form available in Our office or from Our website: [www.hdfcergo.com](http://www.hdfcergo.com).

##### **3. Applicable law and jurisdiction**

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

#### **Clause K. Grievances**

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](mailto:grievance@hdfcergo.com)
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com) Designated Grievance Officer in each branch.
- Company Website – [www.hdfcergo.com](http://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 The 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 The 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 mentioned 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](http://www.hdfcergo.com) “<https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

**The contact details of the Insurance Ombudsman offices are as below-**

<b>NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS</b>	
<b>Office Details</b>	<b>Jurisdiction of Office (Union Territory, District)</b>
<b>AHMEDABAD</b> <b>Office of the Insurance Ombudsman,</b> Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<b>BENGALURU</b> <b>Office of the Insurance Ombudsman,</b> Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
<b>BHOPAL</b> <b>Office of the Insurance Ombudsman,</b> 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
<b>BHUBANESHWAR</b> <b>Office of the Insurance Ombudsman,</b> 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
<b>CHANDIGARH</b> <b>Office of the Insurance Ombudsman,</b> Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonipat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.

<b>NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS</b>	
<b>Office Details</b>	<b>Jurisdiction of Office (Union Territory, District)</b>
<b>CHENNAI</b> <b>Office of the Insurance Ombudsman,</b> Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).
<b>DELHI</b> <b>Office of the Insurance Ombudsman,</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonepat and Bahadurgarh)
<b>GUWAHATI</b> <b>Office of the Insurance Ombudsman,</b> JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> <b>Office of the Insurance Ombudsman,</b> 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
<b>JAIPUR</b> <b>Office of the Insurance Ombudsman,</b> JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
<b>KOCHI</b> <b>Office of the Insurance Ombudsman,</b> Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala Lakshadweep, Mahe - a part of Union territory of Puducherry
<b>KOLKATA</b> <b>Office of the Insurance Ombudsman,</b> Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands

<b>NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS</b>	
<b>Office Details</b>	<b>Jurisdiction of Office (Union Territory, District)</b>
<b>LUCKNOW</b> <b>Office of the Insurance Ombudsman,</b> 6th Floor, JeevanBhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdha, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gajipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
<b>MUMBAI</b> <b>Office of the Insurance Ombudsman,</b> 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
<b>NOIDA</b> <b>Office of the Insurance Ombudsman,</b> BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshhehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b> <b>Office of the Insurance Ombudsman,</b> 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
<b>PUNE</b> <b>Office of the Insurance Ombudsman,</b> JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

#### **Clause L. Information about Us**

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

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

**Website** – [www.hdfcergo.com](http://www.hdfcergo.com)

**Contact number** – 022 - 62346234

**Email** – care@hdfcergo.com