

Personal Essentials Shield

PREAMBLE

HDFC ERGO GENERAL INSURANCE COMPANY LIMITED (Company, We, Our, or Us) will provide the insurance as described in this Policy and any Endorsements to the Policy to the Insured detailed in the Policy Schedule/Certificate of Insurance, in reliance upon the statements contained in the Proposal Form, which shall be the basis of this Policy and are deemed to be incorporated herein, in consideration for the receipt of the Premium in full and in compliance with all the applicable terms, conditions and exclusions of this Policy.

The insurance provided under this Policy is in force for the Insured Person for the Policy Period as specified in the Certificate of Insurance with respect to only such coverages as are indicated in the Policy Schedule /Certificate of Insurance and up to the Sum Insured set against each cover in the Policy Schedule /Certificate of Insurance.

GENERAL DEFINITIONS

Words stated in the table below have a special meaning throughout this **Policy, Policy Schedule / Certificate of Insurance and Endorsements**.

Word /s	Specific meaning
Accident	means sudden, unforeseen and involuntary event, caused by external, visible and violent means.
Service Provider	refers to an organization, or company which shall provide assistance services under certain covers in this Policy.
Certificate of Insurance	The document accompanying and forming part of the Policy issued to the Insured Person confirming the Insured Person's coverage under the Policy and setting out the Insured Person's detail and insurance cover under this Policy .
Commencement Date	It is the date and time from which the Policy begins, as specified in the Policy Schedule .
Employee	A designated and permanent employee of an insured
Endorsement	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
Family/Family members	means Your Spouse , children, parents and/or other relatives residing with You in Your home.
Group Policyholder	means the person/organization/legal entity named in the Policy Schedule / Certificate of Insurance who has concluded this Policy with Us on behalf of all Insured Person .
Money	means currency, coins and Bank notes in current use and having a face value
Policy	A contract between You and Us as stated in the following: a. This Policy document, b. The Policy Schedule / Certificate of Insurance attached to this Policy document, c. Any Endorsement attached to and forming part of this Policy document, d. The proposals and all declarations made by You or Group Policyholder on Your behalf.

Word /s	Specific meaning
Policy Period	means the period commencing from the Commencement Date as shown in the Policy Schedule/Certificate of Insurance and terminating at midnight on the expiry date as shown in the Policy Schedule/Certificate of Insurance or on the termination of or the cancellation of insurance, whichever is earlier, as provided for in this Policy .
Policy Schedule	The document accompanying and forming part of the Policy that gives details of- Group Policyholder, Insured person/s and insurance cover.
Premium	The Premium is the amount You pay Us for this insurance. The Policy Schedule/Certificate of Insurance shows the amount of Premium for the Policy and all other taxes and levies.
Proposal Form	means the written application or proposal submitted, which forms the basis for this Policy , including any information, documentation, or declaration provided in connection thereto. For the purpose of the Insured Person's cover, the Proposal Form shall also mean to include any enrolment form submitted in respect of the Insured Person .
Sum Insured	It means the amount shown against each benefit/cover in the Policy Schedule/Certificate of Insurance , which shall be Our maximum liability for any and all claims made in respect of an Insured Person under that cover during the Policy Period/Policy period .
We, Us, Our, Insurer, Company	HDFC ERGO General Insurance Company Ltd.
You, Your, Insured, Insured Person	The person(s) whose name specifically appears as the Insured in the Certificate of Insurance .

SECTION 1: LOST WALLET COVERAGE

Definition specific to this cover:

1. **Replacement cost** means the amount it would cost to replace an item by a new item of similar specifications.
2. **Personal Papers** means Personal identification documents issued by **Your** country, state including **Your** driver's license, passport, Pan Card and similar other document of like nature.
3. **Transportation ticket** means the tickets purchased for bus, subway or other type of public or private transportation.
4. **Unauthorized charge** means those charges which are incurred on the payment card after the physical loss of the payment card and without the knowledge or consent of the payment card holder as per provisions, terms and conditions of payment card issuer.
5. **Cheque(s)** means any Bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.
6. **Lost or Stolen** means having been inadvertently lost or having been stolen by a third party without **Your** assistance, consent or co-operation.
7. **Payment card** means an ATM card, credit card, prepaid card or debit card issued by a qualified financial institution for personal use only.

What We cover:

We will reimburse **You** for the following up to the Sum Insured as specified in the **Certificate of Insurance** when **Your** wallet is lost or stolen during the **Policy period**:

1. Replacement costs for the lost or stolen wallet.
2. Cost to reinstate Personal Papers including PAN Card, Passport, Driving License and/or Payment Cards. Further, you can avail as part of the policy expenses to report lost card and to block card.*

The claim under this cover will be paid once during the **Policy period**. Sum Insured specified in the Certificate of Insurance shall be a cumulative sum of all above covers put together.

Specific Exclusions applicable to this Cover:

We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following:

1. Transportation tickets, or other similar items that were in the lost or stolen wallet other than **Your** Personal Papers and Payment Cards;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. damage caused to **Your** wallet and items inside due to Accident;
4. any fraudulent/Unauthorized charges on the Lost or stolen Payment cards;
5. any Identity Theft related costs that are caused by Lost or stolen Personal Papers or Payment cards.
6. Any consequential loss

*You can avail support and guidance through our empanelled service provider for replacement of personal papers, reporting and blocking of payment cards upon your request. Your request will be considered as your consent and permission to support and guide you.

SECTION 2: KEY REPLACEMENT COVER

Definition specific to this cover

1. Break-in means to enter someone's property/vehicle illegally by actual physical force or violence of which there shall be visible marks made at the place of such entry, with the intent to steal or commit a violent act.
2. Vehicle means **Your** car, truck, jeep, motorcycle, recreational vehicle, or any other vehicle.
3. Lost or Stolen means having been inadvertently lost or having been stolen by a third party without **Your** assistance, consent, connivance or co-operation.
4. Residence means the place that is shown as the "insured mailing address" on the **Certificate of Insurance**.
5. OEM means the Original Equipment Manufacturer, involved in the manufacture and production of the insured product.

What We cover:

We will reimburse **You** for the following up to the Sum Insured as specified in **Certificate of Insurance** if the event specified occurs within the Policy period:

1. **Key Replacement – We** will reimburse **You** for the cost of replacing **Your** Residence and/or **Your** Vehicle keys which are lost or stolen. The covered cost includes the amount **You** paid to a locksmith to produce a new key or actual replacement by OEM's.
2. **Break-in Protection – We** will reimburse **You** for the cost of replacing **Your** locks and keys if there is a Break-in in **Your** Residence or **Your** Vehicle. The covered costs include the labour cost for replacing the lock.
3. **Lock Out Reimbursement – We** will reimburse **You** for the cost charged by a locksmith if **You** are locked out of **Your** Residence or **Your** Vehicle due to the loss or theft of **Your** keys.
4. **Rental Car Reimbursement – We** will cover the car rental cost for a reasonable amount for maximum one day if Vehicle keys are lost or stolen and it will take more than 24 hours to replace Vehicle keys.

Sum Insured as specified in the Certificate of Insurance shall be a cumulative sum of all the above covers put together
The claim under this cover will be paid for maximum two events during the **Policy period**.

Specific Exclusions applicable to this Cover

We shall not be liable to make any payment for any claim under this cover, directly or indirectly, caused by, based upon, arising out of, or in any way attributable to any of the following

1. costs associated with Lost or Stolen keys for a residence other than Your primary residence;
2. The cost to replace keys to Vehicles that You do not own.

SECTION 3: JOURNEY PROTECTION

Definition specific to this Section

1. Baggage shall mean personal effects belonging to Insured and being carried by the Insured or his family members or his employees during a journey, excluding jewellery, valuables, wallet, money, physical/ digital cards, Personal identification documents any portal electronic/mechanical items including but not limited to cell phones, music players, laptops, handheld computing, camera of any type or any other sophisticated electronic equipment and any business samples.
2. Insured's Vehicle shall mean Vehicle owned or hired or borrowed by the Insured. However unauthorised/illegal procession of vehicle is not included for the benefit.
3. Personal effects shall mean articles, which belong to the Insured and normally worn, used or carried about by the Insured or his/her Family members or his/her employees

We will provide protection to journey undertaken by you/your family by providing following covers:

3.1 Baggage Cover: We will indemnify **You** to the extent of the intrinsic value of the accompanied baggage and personal effects of the Insured, against loss, destruction or damage by any accident occurring during the **Policy Period** up to the **sum insured** limit as specified in the **policy schedule/certificate of insurance** for a journey undertaken anywhere in India

Special condition:

The Sum insured will get reduced for any claim paid under this section.

Specific Exclusions applicable to this cover

1. Over winding and Denting or internal damage of watches and clocks.
2. **Money**, securities, Manuscripts, deeds, bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, stamps and travel tickets or travelers' cheques, business books or documents, weapons and explosives of all kinds
3. Mechanical or electrical derangement/breakdown.
4. Devices like Mobiles, Tabs and iPad whether or not part of baggage; however in case you lose Your device such as Mobile/iPad/Tablet, you can avail support for blocking Your SIM Card through our empanelled service provider. The cost of duplicate sim and device is not covered.
5. Leakage, spilling or exuding of liquids, oils or material of a like nature of articles of dangerous or damaging nature.
6. Theft of baggage or article
7. Articles of consumable and of perishable nature.
8. Wear and Tear exclusion
9. Fragile items/ Faulty material/latent defect
10. Riot Strike and Malicious Damage
11. Terrorism
12. Any loss or damage arising through delay, detention or confiscation by Customs or other governmental authorities.
13. Consequential loss or legal liability of any kind.
14. Baggage whilst being carried by any carrier under a contract of affreightment or a contract of carriage.
15. Damage caused whilst being worked upon, by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, ageing, discolouration, defect, rust, oxidation, warping, shrinkage, corrosion, erosion, metal fatigue, aridity, humidity, exposure to light or extremes of temperature, rodents, moth, vermin, insects or mildew or any other gradually operating cause.

3.2 Accommodation and Travel Support

If Motor Vehicle in which **you/your family** is travelling becomes inoperable due to which you are unable to complete your journey, we shall reimburse the cost of hotel accommodation and return ticket from travel destination to the Home upto the sum insured as mentioned in the schedule or as actuals whichever is less.

Special condition:

- The claim is payable only if the travel is inoperable outside the municipal limits of Place of Residence subject to a minimum radius of 100 Kms from the Place of Residence and within the territorial limits of India.
- Hotel Accommodation expenses will be provided up to the licensed seating capacity of the Vehicle travelling along with the Insured and it will be limited for a maximum of 1 night.
- The Sum insured will get reduced for any claim paid under this section

3.3 Emergency Cash

If Motor Vehicle in which **you/your family** is travelling becomes inoperable due to which you are unable to complete your journey, or you have lost your baggage, we will pay to you an amount as mentioned in your policy schedule/certificate of insurance towards emergency purchases of Food, Medicines, Clothes, Infants essential items. This will a lumpsum benefit payment without requirement of submission of any actual bills.

Special condition:

The claim is payable only if the travel is inoperable outside the municipal limits of Place of Residence subject to a minimum radius of 100 Kms from the Place of Residence and within the territorial limits of India.

The claim under each of the above covers (3.1, 3.2, 3.3) will be paid for maximum two events during the **Policy period**. Further, if Motor Vehicle in which **you/your family** is travelling becomes inoperable due to which you are unable to complete your journey, we shall provide to the Insured, upon his request, any one or more of the following emergency assistance services during the Policy Period as mentioned in the policy schedule, in any area where We have presence through the network of the service provider.

The assistance service* may include:

Sr. No.	Service Type	Scope of Service
1.	On Phone Assistance:	In the event of minor mechanical errors/faults/non-functioning of the Insured's vehicle or any part thereof, our service provider would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured's vehicle
2.	Facilitate Finding Nearest Authorised Garage/ Authorised Dealer	Upon receipt of a call from the Insured for specific issues which cannot be resolved on phone, our service provider will also provide the contact details of the nearest Company Authorised Garage/ Authorised Dealer based on the information available.
3.	Emergency Towing Assistance (Break-down)	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, our service provider would provide appropriate towing services to the nearest garage (within a radius as mentioned in Policy Schedule/Certificate of Insurance from the location of the breakdown/accident), provided always that any charges for a distance beyond the permitted limits as mentioned in the policy document/policy schedule/policy certificate shall be borne by the Insured.
4.	Towing on Accident	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road, our service provider would provide appropriate towing services to the nearest garage (within a radius as mentioned in Policy Schedule/Certificate of Insurance from the location of the breakdown/accident), provided always that any charges for a distance beyond the one mentioned herein shall be borne by the Insured.

Sr. No.	Service Type	Scope of Service
5.	Towing in case of usage of incompatible fuel	In the event of the Insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to usage of incompatible fuel, our service provider would provide appropriate towing services to the nearest garage. (within a radius of 100 kms from the location of the breakdown/accident). This will be provided only 1 time in a year. Any charges for such towing shall be borne by the insured
6.	On Site Minor Repairs	In the event of the Insured's vehicle being immobilized due to a minor mechanical/electrical fault, our service provider would assist the Insured by sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. Provided always that the expenses on labour cost and conveyance cost would be borne by our service provider. Any cost of replacement of parts shall be borne by the Insured.
7.	Battery Drain	In the event of the Insured's vehicle being immobilized due to a run down battery, our service provider would arrange for a vehicle technician to jump start the Insured's vehicle with appropriate means. Provided always that any cost of charging/replacement of battery would be borne by the Insured and all labour and conveyance costs towards battery jump start assistance would be borne by our service provider.
8.	Locked/lost keys	In the event, the keys of the insured Vehicle are broken/ lost/ misplaced our service provider would assist the Insured on best effort basis in arranging for another set from his/her place of residence or office to the location of the Covered Vehicle by courier provided our service provider has received the requisite authorisations from the Insured with regards to the person designated to hand over the same to Vendor_. The Insured is mandatorily required to provide a valid identity proof and proof of ownership of the Covered Vehicle at the time of delivery of the keys. Alternatively, our service provider would provide appropriate towing services to the insured preferred workshop (within a radius of 100 kms from the location of the vehicle)
9.	Fuel Delivery (up to 5 Litres)	In the event of the Insured's vehicle being immobilized due to emptying of fuel tank, our service provider would arrange for supply of up to five litres of fuel, at the location of the breakdown. Provided always that all labour costs and conveyance costs would be borne by our service provider and all expenses on fuel would be borne by the Insured.
10.	Load Transfer	In case immobilized vehicle is loaded and requires unloading of the goods, our service provider shall provide contact details for Load Transfer Coordination on Case to Case basis. Coordination is free. Actual cost of services if any shall be borne by the Insured.
11.	Tyre problem / change	In the event of the Insured's vehicle being immobilized due to a flat tyre, our service provider assist the Insured by: <ol style="list-style-type: none"> organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown in the event of repairs not being possible at the place of breakdown take the flat tyre to the nearest place of repair and delivering the repaired tyre back to the place of breakdown & attaching it to the Insured's vehicle Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the expenses on labour cost and conveyance cost, in relation to point (a) and (b) above, would be borne by our service provider.

Sr. No.	Service Type	Scope of Service
12.	Vehicle Extraction	In the event of the Insured's vehicle being stuck in a ditch, mud or snow, the service provider will arrange service on referral basis by either towing (through hydra) or the best alternatives available to get the vehicle retrieved and towed to nearest authorized service centre up to the km's specified in policy schedule/certificate of insurance. Consequential damage during process will be borne by the Insured. our service provider shall not be liable for any such third Party expense incurred for facilitation of this service. The same shall be recovered by the third Party directly from the Insured.
13.	Ambulance service	In case of need of Medical Emergency arising out of accident or breakdown ambulance service assistance will be provided.
14.	Emergency Message Transmission Assistance	In the event of the Insured's vehicle getting immobilized as a result of an accident and/or breakdown, our service provider would arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

*No restriction in number of services to be availed in a policy year unless specifically mentioned in policy schedule/certificate of insurance.

Special Conditions: This assistance service shall get initiated based on specific request by the insured.

TERRITORIAL SCOPE: The territorial scope of the Emergency and Additional Assistance Services provided will be within covered distance from the Place of Breakdown to nearest applicable workshop/vendor or cities within the Republic of India.

CLAIM PROCEDURE

In case of an event occurring resulting in a claim under this policy, You and/or Your legal representatives shall,

- send an immediate notice to **Us** of the said event and the nature of the loss through fax/email/registered post within a period of seven days from the date of its occurrence. You may call on the number stated hereunder for this purpose:

Contact us- 022 6234 6234/022 6158 2020. Within a period of 7 days forward to **Us** all the relevant documents in evidence of the event and in support to the claim, unless otherwise agreed by Us; wherever, details pertaining to any incident which results in a claim, are conveyed by **You** to **Us** after a reasonable period, **You** shall provide the reasons of such delay to **Us** and We may on analysis of reasons provided by **You**, condone the delay in intimation of claim or delay in providing the required information/documents to **Us**.

- extend all assistance and cooperation to the Surveyor appointed for the purpose of survey and assessment of the loss;
- In case the event or circumstance to be notified, involves any form of legal process, **You** must in addition to the above;
 - Immediately send to **Us** every written notice or information of any verbal notice of a claim and
 - Immediately send to **Us** any writ, summons, or other legal process issued or commenced against the Insured, and
 - Permit **Us** to take over the control and conduct of the defense, pursuit and settlement of any claim and provide **Us** or **Our** representatives with such cooperation and assistance as may be required for that purpose, and
 - Provide **Us** with the names and addresses of any known persons injured and any available witnesses.
 - Provide **Us** at **your** cost, with any legal documents and other documents which will help **Us** defend any Insured persons and
 - Assist and cooperate with **Us** in the conduct of the defense by helping **Us**

- To make settlement
- To enforce any right of contribution or indemnity against any person or organization who may be liable to an Insured person
- To attend hearing and trials
- To secure and give evidence and obtain the attendance of witnesses.

Claims Documents

- a. Claim Form to be duly completed and signed by **You** and/or **Your** legal representative.
- b. Independent evidence of the event occurring, nature and extent of the loss and all the documents to substantiate the amount sought from **Us**, such as
 - i. Police Intimation report
 - ii. Bills and invoices, valuation reports etc required to support and substantiate the claim amount
 - iii. Estimate of the replacements
 - iv. Invoice/final bill of repair/replacement
 - v. KYC documents
 - vi. Bank account details of the claimant for electronic settlement and Cancelled Cheque
 - vii. Proof that vehicle was inoperable, for example, policy intimation, repair bills of workshop at place of claim, details of availing assistance services from us or any other service provider. (applicable for section 3).

Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

GENERAL EXCLUSIONS

This Policy does not cover:

1. Any consequential loss or loss, destruction or Damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection, or military or usurped power or seizure, capture, arrests, restraints and detainments of all kings, princess and people of whatever nation, condition or quality what so ever.
2. Any consequential loss or loss, destruction or Damage directly or indirectly caused to the property insured by a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Any consequential loss or loss, destruction or Damage caused to the insured property by pollution or contamination excluding a) pollution or contamination which itself results from a peril hereby insured against. b) any peril hereby insured against which itself results from pollution or contamination.
4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or Damage of any kind or description whatsoever.
5. Loss or Damage to Contents due to defective workmanship, material or design, latent defect, wear and tear, depreciation, moth, vermin, termites, Fungi, insects or mildew, process of cleaning, dyeing or bleaching, restoring, repairing, retouching or renovation, inherent vice, warping or shrinkage, the action of light or atmospheric conditions, natural ageing or any other gradually operating cause.
6. Loss or Damage due to manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible.
7. Loss of or Damage to the Property Insured under this Policy falling under the terms of the maintenance agreement.

8. Loss or Damage due to improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or his agents.
9. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speed.
10. Mysterious disappearance and Unexplained Losses.
11. Any loss or Damage to the insured property or to the general public and/ or legal liability arising out of immoral or unethical use of insured property.
12. Damage to property not belonging to or held in trust by or in the custody or control of the Insured.
13. Any loss, Damage, Accident, occurring before the cover commences under the **Policy**.
14. Loss or Damage caused by **Your** deliberate, wilful or intentional act or omission, or of anyone on **Your** behalf, or with **Your** connivance.
15. Losses that result from the direct actions of **Your Family**, or actions that a member of the **Family** knew of or planned.
16. Losses due to the order of any government, public authority, or customers' officials.
17. Losses arising out of Riot, Strike, Malicious damage and Terrorism.

GENERAL CONDITIONS

1. Reasonable Care: You shall take all ordinary and reasonable precautions for the safety of the property insured and maintain it in efficient condition. In event of any accident or breakdown the insured property shall not be left unattended without proper precautions being taken to prevent further damage or loss and the insured property be used before necessary repairs are effected any extension of the damage or any further damage to the insured property shall be entirely at the Your own risk.
2. The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation
3. Notices: Every notice, communication or intimation required or contemplated under this Policy to be given by the person covered under the Policy or anyone on his behalf in respect of any claim or matter arising under or out of this Policy shall be in writing and addressed to **Our** office through which this insurance is effected or **Our** corporate office currently located at;

HDFC ERGO General Insurance Company Limited
 6th Floor, Leela Business Park,
 Andheri- Kurla Road, Andheri East,
 Mumbai- 400059
 Contact us- 022- 6158 2020/ 022- 6234 6234

Unless otherwise directed by **Us** in writing no such notice, communication or intimation shall be valid unless it contains full particulars of the policy, persons covered under the Policy and other details as may be necessary.

4. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by **You** or any one acting on **your** behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.
5. Renewal: We shall be under no obligation to renew the policy 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. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.
6. We while granting this Policy to **You** have relied on the representations made by **You** in the Proposal form,

the representations so made by the Insured in the Proposal form, forms the basis of this Policy and any misrepresentations or misdescriptions of such representations shall render the Policy void ab initio. Further, the Insured shall at the time of making the claim under this Policy be required to furnish to Us all the documents which support the aforementioned representations.

7. THIS POLICY shall be voidable in the event of mis-representation, mis-description or nondisclosure of any material particular.
8. Multiple policies involving Bank or other lending or financing entity - In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, We will not apply contribution clause. Underinsurance will be applied, wherever applicable, on an overall basis taking into consideration the sum insured under all policies and comparing it with value at risk.
9. Subrogation: The Insured and any claimant under this Policy shall at the expense of Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by **Us**.
10. No Assignment of the Policy: We shall not be bound by any assignment of this Insurance without prior consent.
11. Termination of Policy: The Policy terminates on the happening of any of following events whichever is earlier –
 - a. cancellation by the Insured or the Insurer or;
 - b. expiry of the Period of Insurance as per provisions mentioned under 'Period of Insurance' in the Policy

12. Cancellation:

Cancellation by Insured:

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

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

In case of No claim: We 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. We shall refund proportionate premium for the unexpired policy years.

For policy duration up to 1 year:

We shall refund proportionate premium for rest of the policy period subject to no claim(s) made during the policy period.

Cancellation by Company:

We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. We shall refund proportionate premium for unexpired policy period subject to no claim(s) made during the policy period.

13. Limitation

The Company is not liable for any liability under the claim unless a dispute or suit is filed before appropriate authority within 12 months from the repudiation of claim.

The Insurer agrees that any action or proceeding against them for the recovery of any claim under or by virtue of this insurance shall not be barred if commenced within the time prescribed in accordance with applicable law.

GRIEVANCE REDRESSAL PROCEDURE

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:

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:

- 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 We 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 We at the following address

**To the Chief Grievance Officer
HDFC ERGO General Insurance We 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 We. 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 “<https://www.hdfcergo.com/customer-voice/grievances>” for detailed grievance redressal procedure.

Names of Ombudsman and Addresses of Ombudsmen Centres

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079-25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Office of the Insurance Ombudsman, 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: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, LIC of India, Zonal Office Bldg. 1st Floor,"Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755-2769201 / 2769202/ 2769203/ 2769200 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar – 751 009. Tel.: 0674-2596461 /2596455/ 2596003/ 2596429 Fax: 0674-2596429 Email: oio.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468/ 2773101 Email: oio.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts vizGurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &Kashmir, Ladakh and Chandigarh.
CHEENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044-24333668 / 24333678 Fax: 044-24333664 Email: oio.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-46013992 Email: oio.delhi@cioins.co.in	Delhi, 4 districts of Haryana vizGurugram, Faridabad, Sonepat and Bahadurgarh)

Office Details	Jurisdiction of Office Union Territory, District)
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2632204 / 2632205 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad – 500 004. Tel.: 040-23376991/ 23376599 Email: oio.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
JAIPUR Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur – 302 005. Tel.: 0141-2740363/2740798 Email: oio.jaipur@cioins.co.in	Rajasthan
KOCHI - 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/ 2358734 Email: oio.ernakulam@cioins.co.in	Kerala Lakshadweep, Mahe - a part of Union territory of Puducherry
KOLKATA - Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 7th Floor, 4, C.R. Avenue, Kolkata – 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: oio.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
LUCKNOW - Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, 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
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), Mumbai – 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.

Office Details	Jurisdiction of Office Union Territory, District)
NOIDA - Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P – 201301. Tel.: 0120- 2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, 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.
PATNA - Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna – 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand
PUNE - Office of the Insurance Ombudsman, Jeevan Darshan LIC Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE - Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane – 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.”

Clause L. Information about Us

Name of We – 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

Email – care@hdfcergo.com