

HDFC ERGO General Insurance Company Limited



CONTRACTUAL LIABILITY INSURANCE Customer Information Sheet

Description is illustrative and not exhaustive

SI No.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
Product Name		Contractual Liability Insurance	
What am I covered for:	We will indemnify You against any liability under Contract (s) issued during the Period of Insurance for a Covered Loss specified in the Policy Schedule pursuant to such liability arising during the Contract Period. Liability arising in respect of a Covered loss shall be subject to the extent of Limit of Liability and applicable Sub-limits, Salvage, Depreciation and Deductible as specified in the Policy Schedule and to the terms, conditions, special conditions and exclusions of this Policy		II : Insuring Clause
What are the major exclusions in the policy:	Following shall be excluded under the policy unless specifically covered and mentioned in the Policy Schedule 1. The Policy will not cover Contracts which are: a. Verbal or Oral b. Unconditional or Deemed 2. No claim shall be made for contracts that cannot be quantified or measured or assessed. 3. Any Unexplained Loss/Damage/Disappearance of the Product covered in the Contract. 4. Any liability arising due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by You or Your representative/ employee or Contracting Party including Family member, domestic help, employee or staff member of Contracting Party 5. Liability arising due to misuse, reckless, abusive, wilful or intentional conduct associated with handling and use of the Product covered in the Contract. 6. Any obligation or commitment or act that Contracting Party has not performed that he was supposed to perform as per the Contract terms. 7. Any liability arising due to decision or action or omission of Your employee/s including Director and company managers.		III : Exclusions

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		<p>8. Any latent / inherent defect or Recall Campaign in the event of mass failure of the Products covered or any use other than in accordance with manufacturer's recommendation or use of any accessory which has not been approved by the manufacturer with the covered Product.</p> <p>9. Any Pre-existing conditions in relation to damages or cosmetic loss or damage including but not limited to peeling of paint, scratches and dents that do not otherwise affect the functionality of the covered item.</p> <p>10. Any product where identification could not be established at the time of claim as Identification Number has been altered, defaced or removed, except where product identification details could not be established due to damage by fire.</p> <p>11. Any product that has been modified to alter its functionality or capability without the written permission of manufacturer</p> <p>Please refer policy wordings for list of complete exclusions</p>	
	Waiting Period	Waiting Period as specified in the Policy Schedule will be applicable	
	Payout basis	Payout will be on an Indemnity Basis as mentioned under the respective sections.	II : Insuring Clause
	Premium Payment Option	Annual.	
	Renewal Conditions	The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured	IV: General Conditions

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	Cancellation	<p>a. Your Policy may be cancelled by you at any time by giving fifteen (15) days' notice to Us in writing. The cancellation will take effect from the date We receive Your notice. Premium refund will be as per the Policy terms agreed between You and Us.</p> <p>b. By Us at any time by giving fifteen (15) days' notice to You in writing on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation. The Policy will be cancelled without any refund in premium.</p> <p>Your Policy will automatically be cancelled from the time Your business becomes insolvent or is wound up or is permanently discontinued or a liquidator, administrator, receiver, manager and / or trustee in bankruptcy is appointed to You or any of Your assets.</p> <p>No refund of premium shall be due if the Insured has made a Claim under this Policy.</p>	IV: General Conditions
	How to Claim	<p>In the event of loss of an insured event the insurance company must be informed through any of below means immediately-</p> <ol style="list-style-type: none"> 1. Relationship officer / channel partner 2. Contact us- 022 6158 2020/ 022 6234 6234 3. E-mail at care@hdfcergo.com 4. Our contact details are as follows: <p>HDFC ERGO General Insurance Co. Ltd. Corporate Claims Department 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai – 400059</p> <p>During Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details in the agreed format.</p>	IV: General Conditions

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SI No.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
	Policy Servicing / Grievance / Complaints	If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: <ul style="list-style-type: none">• Contact us- 022 6158 2020/ 022 6234 6234• For lodging a compliant online, email us at customer service desk at care@hdfcergo.com.• Contact Details for Senior Citizens: 022 6242 6226 Email ID : seniorcitizen@hdfcergo.com Escalation Level 1 : grievance@hdfcergo.com Escalation Level 2 : cgo@hdfcergo.com Escalation Level 3 : Approach Ombudsman Offices (Addresses attached as Annexure)	IV: General Conditions
	Insured's Rights	Your Policy may be cancelled by you at any time by giving fifteen (15)days' notice to Us in writing. The cancellation will take effect from the date We receive Your notice	Section IV
	Insured's Obligations	Insured's obligations applicable to the base product will apply to this Add-on as well	As per base product
(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the key featured document and the policy document the terms and conditions mentioned in the policy document shall prevail.			