

## Customer Information Sheet

### Contractor's All Risk Insurance

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Contractor's All Risk Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0007V01200203	NA
3	Structure	As per policy schedule	Policy wordings
4	Interests Insured	As per policy schedule.	"Project Details" in the policy schedule
5	Sum Insured	<<as stated in the policy schedule>>	"Details of Sum Insured" in the policy schedule
6	Policy Coverage	<p><b>Section- I – Material Damage</b></p> <p>If the property (except packing materials of any kind) or any part thereof described in the Schedule, be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will cover/pay or make good all such loss or damage up to an amount not exceeding each of the items specified in the Schedule the sum set opposite and not exceeding the total sum insured. The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this Policy but not exceeding in all the sum (if any) set opposite in the Schedule.</p> <p><b>Section-II (Third Party Liability)</b></p> <p>The company will indemnify the insured against:</p> <p>a. Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with construction.</p>	<p>"Section-I" in the Policy wordings</p> <p>"Section-II" in the Policy wordings</p>

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		b. Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other construction work or members of the Insured's family directly consequent upon or solely due to the construction of any property described in the Schedule.	
7	Add-on Cover	As per policy schedule	"Details of Add-on Cover" in the policy schedule
8	Loss Participation	<<As per policy schedule>>	"Excess/ deductibles" in the policy schedule
9	Exclusions	<p><b>General Exclusions:</b></p> <p>The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:-</p> <ol style="list-style-type: none"> <li>1. War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not) Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority.</li> <li>2. Nuclear reaction, Nuclear radiation or Radioactive contamination.</li> <li>3. Willful act or willful negligence of the Insured or of his responsible representative.</li> <li>4. Cessation of work whether total or partial.</li> </ol>	General Exclusions in the policy wordings.

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		<p>5. Terrorism Damage Exclusion Warranty: 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. In any action, suit or other proceedings where the Company, allege that by reason of the provisions of Exclusion (1) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p> <p>Exclusions specific to Section I and II as per policy wordings.</p>	Section specific "Exclusions" in the policy wordings.
10.	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> <li>• Sanction and Embargo Clause</li> <li>• NMA 2915-End B</li> <li>• Communicable Disease Exclusion Clause</li> </ul> <p>For more details refer policy schedule</p>	"Exclusions" in the policy schedule.
11.	Admissibility of Claim	<ul style="list-style-type: none"> <li>• Following are the key parameters leading to admissibility or denial of claims: <ul style="list-style-type: none"> <li>- The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded.</li> <li>- The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording.</li> </ul> </li> </ul>	NA

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		<ul style="list-style-type: none"> <li>- The coverage is subject to compliance of policy clause/ conditions/warranties.</li> <li>• Duty of care &amp; loss minimization post-accident</li> <li>- If You suffer a loss because of an insured event/peril/ causes, You must make a claim for Your financial loss at Your cost.</li> <li>- The procedure for making a claim is given below.               <ol style="list-style-type: none"> <li>1. Immediate notice to Us                   <ol style="list-style-type: none"> <li>a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</li> <li>b. You can give notice to any of Our offices or call centres.</li> <li>c. You must state in this notice                       <ol style="list-style-type: none"> <li>i. the Policy Number,</li> <li>ii. Your name,</li> <li>iii. details of report to the police that You made,</li> <li>iv. details of report to any Authority that You made,</li> <li>v. details of the Insured Event, vi. a brief statement of the loss,</li> <li>vi. particulars of any other insurance of insured property,</li> <li>vii. details of loss or damage under any Optional Cover or Add-ons,</li> <li>ix. submit photographs of loss or physical damage, wherever possible.</li> </ol> </li> </ol> </li> <li>2. Steps to prevent loss and damage                   <ol style="list-style-type: none"> <li>a. You must take all reasonable steps to prevent further loss or damage to insured property.</li> <li>b. Until We have inspected insured property and have given Our consent,                       <ol style="list-style-type: none"> <li>i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;</li> <li>ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;</li> </ol> </li> </ol> </li> </ol> </li> </ul>	

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		<p>iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.</p> <ul style="list-style-type: none"> <li>- Act as if not insured and try all possible measures to minimize the loss.</li> <li>- Inform fire brigade / police or any other govt statutory body, if applicable</li> <li>- Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure</li> <li>- Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors</li> <li>- Preserve documentary evidence for assessment of quantum of loss.</li> </ul> <p>The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any,</p> <ul style="list-style-type: none"> <li>a) betterment,</li> <li>b) depreciation,</li> <li>c) applicable salvage value,</li> <li>d) underinsurance/average clause,</li> <li>e) policy excess / deductible /franchise etc,</li> <li>f) reinstatement premium.</li> </ul>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number of the Insurer: 120 6234 6234 / 022-6234 6234</li> <li>• Website - www.hdfcergo.com Email- care@hdfcergo.com</li> <li>• Turn Around Time (TAT) in working hours / days <ul style="list-style-type: none"> <li>- Surveyor appointment- 24 hours from claim intimation</li> <li>- Survey report- 15 days from allotment of survey</li> <li>- Decision of claim to insured - 7 days from survey report</li> </ul> </li> <li>• Customer Escalation Matrix</li> </ul>	NA

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		<p><b>Level 1</b></p> <p>In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to:</p> <p><b>The Complaints &amp; Grievance Cell</b>  <b>HDFC ERGO General Insurance Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall),</b>  <b>LBS Marg, Bhandup (West), Mumbai – 400078,</b>  <b>Maharashtra</b>  <b>e-mail: grievance@hdfcergo.com</b></p> <p><b>Level 2</b></p> <p>In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>The Chief Grievance Officer</b>  <b>HDFC ERGO General Insurance Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall),</b>  <b>LBS Marg, Bhandup (West), Mumbai – 400078,</b>  <b>Maharashtra</b>  <b>e-mail: cgo@hdfcergo.com</b></p>	
13.	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p><b>Our Grievance Redressal Officer</b></p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> <li>• Call Centre - 120 6234 6234 / 022-6234 6234</li> <li>• Emails – grievance@hdfcergo.com</li> </ul>	Grievance redressal Procedure in Policy wordings
		<ul style="list-style-type: none"> <li>• Contact Details for Senior Citizens: 022 6242 6226   Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>• Company Website – www.hdfcergo.com</li> <li>• Courier - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p>	

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		<p>If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at</p> <p><b>The Complaint &amp; 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</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>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: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Disclosure of other material information during the policy period.</p>	NA

**Declaration by the Policy Holder:**

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of the Policyholder)

**Note:**

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.