

Customer Information Sheet

Electronic Equipment Insurance

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Electronic Equipment Insurance	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0009V01200203	NA
3	Structure	As per policy schedule	“Basis of indemnity” section in policy wording
4	Interests Insured	Electronic Equipment’s: As per policy schedule Item Description: As per policy schedule	“Details of Location of Risk Covered & Sum Insured” in the policy schedule
5	Sum Insured	<<as stated in the policy schedule>>	“Coverage Details, Sum Insured & Premium” in the policy schedule
6	Policy Coverage	Depending on section stated in policy schedule, refer relevant section wise scope of coverage as appearing in policy wording.	“scope of cover” under Policy wordings

		<p>Section I - Equipment- The Company hereby agrees with the insured (subject to the exclusions & conditions contained herein or endorsed hereon) that if at any time during the period of Insurance stated in the schedule or during any subsequent period for which the insured pays and the Company may accept the premium for the renewal of this Policy, the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) upto an amount not exceeding in any one year of insurance in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the Schedule as insured hereby.</p> <p>Section2 -External Data Media- Scope of cover - The Company hereby agrees with the Insured that if the external data media entered in the Schedule inclusive of the information stored thereon, which can be directly processed in EDP systems, shall suffer any material damage caused by peril covered under Section I of this Policy, the Company will indemnify the Insured as hereinafter provided in respect of such loss or damage up to an amount not exceeding in any one year of insurance in respect of each of the data media specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum insured hereby, provided always that such loss or damage occurs during the period of Insurance stated in the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this Policy. This cover applies while the insured data media are kept on the Premises. Coverage against restoration of data under Section II only to be granted if backup system is available.</p> <p>SECTION III - INCREASED COST OF WORKING - Notwithstanding Special Exclusion (1) under Section I of this Policy the Company hereby agrees to indemnify the Insured upto but not exceeding the limits of Indemnity stated in the Schedule for all additional costs which the Insured shall incur to ensure continued data processing on substitute equipment if such costs arise as an unavoidable consequence of an indemnifiable loss or damage during the period of insurance to property insured under the Material Damage Section of this Policy</p>	
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/ Deductible” in policy schedule

9	Exclusions	<p>General Exclusions:</p> <p>The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by –</p> <ul style="list-style-type: none"> a) War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de-jure or e-facto or any public, municipal or local authority. b) Nuclear Reaction, Nuclear radiation or radioactive contamination. c) Willful act or willful negligence of the Insured or his representative. d) Cessation of work whether total or partial. e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged. f) Derangement of the Insured property not accompanied by damage otherwise covered by this policy. g) Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement. h) Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds. <p>In any action, suit or other proceedings where the company allege that by reason of the provisions of the above exclusions 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> <ul style="list-style-type: none"> k. Loss of or damage to plant and/or machinery working underground. Note: This does not apply to Machinery's used in Tunnelling works. 	<p>“General Exclusions” in the policy wordings</p>
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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.

SPECIAL EXCLUSION TO SECTION – I

The Company shall not, however, be liable for

- a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;
- b) loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the insured, or his representatives, whether such faults or defects were known to the company or not;
- c) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
- d) any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items;
- e) any costs incurred in connection with the maintenance of the insured items, such exclusion also applying to parts exchanged in the course of such maintenance operations;
- f) loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract;
- g) loss of or damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/ or maintenance agreement;
- h) consequential loss or liability of any kind or description;

		<p>i) loss of or damage to bulbs, valves, tubes, ribbons, fuses, seals, belts, wires, chains, rubber tyres, exchangeable tools, engraved cylinders, objects made of glass, porcelain or ceramics sieves or fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals);</p> <p>j) aesthetic defects, such as scratches on painted polished or enamelled surfaces. In respect of the parts mentioned under i) and j) above the Company shall be liable to provide compensation in the event that such parts are effected by an indemnifiable loss or damage to the insured items.</p> <p>Depending on section stated in policy schedule, refer relevant section wise special exclusions as appearing in policy wording.</p>	
10.	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Sanction and Embargo Clause • NMA 2915-End B • Communicable Disease Exclusion Clause <p>For more details refer policy schedule</p>	“Special conditions // warranties and Exclusions” under policy schedule
11.	Admissibility of Claim	<ul style="list-style-type: none"> • Following are the key parameters leading to admissibility or denial of claims: <ul style="list-style-type: none"> - The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded. - The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/ conditions/warranties. • Duty of care & loss minimization post-accident <ul style="list-style-type: none"> - If You suffer a loss because of an insured event/peril/ causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. <p>1. Immediate notice to Us</p> <ol style="list-style-type: none"> 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. b. You can give notice to any of Our offices or call centres. c. You must state in this notice <ol style="list-style-type: none"> i. the Policy Number, ii. Your name, iii. details of report to the police that You made, 	NA

		<ul style="list-style-type: none"> iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vi. particulars of any other insurance of insured property, vii. details of loss or damage under any Optional Cover or Add-ons, viii. submit photographs of loss or physical damage, wherever possible. <p>2. Steps to prevent loss and damage</p> <ul style="list-style-type: none"> a. You must take all reasonable steps to prevent further loss or damage to insured property. b. Until We have inspected insured property and have given Our consent, <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. <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, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess / deductible /franchise etc, f) reinstatement premium.</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the Insurer 120 6234 6234 / 022-6234 6234 • Website - www.hdfcergo.com Email- care@hdfcergo.com • Turn Around Time (TAT) in working hours / days 	NA

		<ul style="list-style-type: none"> - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report • Customer Escalation Matrix <p>Level 1 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: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail:grievance@hdfcergo.com</p> <p>Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com</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>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:</p> <ul style="list-style-type: none"> • Call Centre - 120 6234 6234 / 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 <p>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.</p> <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 style="text-align: center;">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</p> <p>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</p>	Grievance Redressal Procedure

		<p>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</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</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"> • 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 <p>You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Disclosure of other material information during the policy period.</p>	NA

Declaration by the Policyholder:

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.