

**Customer Information Sheet**

**Home Shield Insurance**

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Home Shield Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0001V01201718	NA
3	Structure	As per policy schedule	Special conditions in the policy schedule
4	Interests Insured	Occupancy: <<Individual Dwellings>>	Policy schedule (Occupancy)
5	Sum Insured	<<as stated in the policy schedule>>	“Details of Property Insured & Location of Risk Covered” in the policy schedule
6	Policy Coverage	The Insurer hereby agrees subject to the Terms, Conditions and Exclusions herein contained or endorsed or otherwise expressed herein, that, if during the policy period stated in the Schedule, if Insured’s belonging as described in the Schedule be lost, destroyed or damaged by any fortuitous cause other than those specifically excluded.	Scope of Cover -Policy wordings
7	Add-on Cover	As per policy schedule	Optional add ons given under the “Details of Inbuilt / Add on covers” in the policy schedule
8	Loss Participation	Deductible : Rs 5000/- for each and every claim. Terrorism Excess: 1% of the claim amount for each and every claim subject to minimum limit of Rs 10,000/- and maximum limit of Rs 5,00,000/- (applicable only if terrorism cover has been opted)	Excess or deductibles under policy schedule

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9	Exclusions	<p>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:</p> <ol style="list-style-type: none"> <li>1. This Policy does not cover the excess of Rs. 5000/- for each and every claim irrespective of claim amount.</li> <li>2. 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.</li> <li>3. 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.</li> <li>4. 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.</li> <li>5. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction or Damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</li> <li>6. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or Damage of any kind or description whatsoever.</li> <li>7. Loss or Damage or collapse of "Building" due to structural defects, latent defects, poor maintenance, defective workmanship, termites, natural ageing or any other gradually operating cause.</li> <li>8. 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.</li> <li>9. Loss or Damage due to manufacturing defects in Electrical, Mechanical and Electronic Items for which the manufacturer is responsible.</li> </ol>	Clause F: General Exclusions

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		<p>10. Loss of or Damage to the Property Insured under this Policy falling under the terms of the maintenance agreement.</p> <p>11. 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.</p> <p>12. Loss, destruction or Damage due to breakage, cracking or scratching of Crockery, Glass, Cameras, Binoculars, Lenses, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accidental external means.</p> <p>13. Loss, destruction or Damage arising from or occasioned by overloading or Strain, Overrunning Excessive Pressure, or test requiring imposition of abnormal conditions in case of Electrical, Mechanical and Electronic Items.</p> <p>14. Loss or Damage to Money, Securities, Manuscript, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificate, Stamp and Travel Ticket or Traveler cheques, Business Books or Documents, Plans, Designs, Blueprints, Credit/ Debit/ ATM cards, Club Membership Cards.</p> <p>15. Any Portable Equipment's unless specifically covered by separate add-on cover.</p> <p>16. Loss of insured property from a safe inside insured "Building" / "Premises", following the use of the key or any duplicate thereof or access code to the safe belonging to the Insured, unless this has been obtained by threat or by violence.</p> <p>17. Loss or Damage liable to be repaired or made good by a third party under any contract of agreement.</p> <p>18. Loss, destruction of or Damage to articles of Consumable Nature.</p> <p>19. Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speed.</p> <p>20. Loss Damage or consequential loss directly or indirectly caused by, consisting of, or arising from:</p> <p>21. 20.1 Any functioning or malfunctioning of the internet or similar facility or of any intranet or private network or similar facility,</p> <p>22. 20.2 Any corruption, destruction, distortion, erasure or other loss or damage to data, software or any kind of programming or instruction set.</p> <p>23. 20.3 Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability.</p>	

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		<p>24. Loss or Damage or attempted burglary or theft caused by or arising out of willful act or willful gross negligence of the insured and/or an employee or Domestic staff of the insured.</p> <p>25. Mysterious disappearance and Unexplained Losses</p> <p>26. 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</p> <p>27. Damage to property not belonging to or held in trust by or in the custody or control of the Insured</p> <p>28. Any loss or Damage to, or on account of loss of, livestock, motor vehicles, pedal cycles (unless covered by add on for Pedal Cycles)</p> <p>29. Loss or Damage howsoever caused to Electronic and Electrical Equipments, Domestic Appliances older than 10 Years</p> <p>30. Loss, destruction or Damage to the Contents or items in Refrigerator/Fridge or similar type of Cold Storage caused by change of temperature.</p> <p>31. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority</p> <p>32. Any loss, Damage, Accident, occurring before the cover commences under the Policy.</p> <p>33. Loss or Damage by Theft after the occurrence of any insured peril</p> <p>34. Loss or Damage to Property insured if removed from any Building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</p>	
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>	Special conditions / clauses / warranties under 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 will covers loss 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> <li>- The coverage is subject to compliance of policy clause/conditions/warranties.</li> </ul> </li> </ul>	NA

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>• Duty of care &amp; loss minimization post-accident</li> <li>- The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded.</li> <li>- If You suffer a loss because of an unforeseen and sudden physical damage by any cause not excluded, You must make a claim for Your financial loss at Your cost.</li> <li>- The procedure for making a claim is given below.</li> </ul> <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,</li> <li>vi. a brief statement of the loss,</li> <li>vii. particulars of any other insurance of insured property,</li> <li>viii. 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>	

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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.</p> <p>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"> <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</li> <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> <li>- Final survey report- 30 days from Insured's last documents submission</li> <li>- Additional survey report (if required)- 15 days from Final survey report</li> <li>- Payment approval post receipt of Final or Additional survey report- 30 days</li> <li>• Customer Escalation Matrix</li> </ul> <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 &amp; 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>	NA

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<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&amp;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><b>1. 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> <li>• Contact Details for Senior Citizens: 022 6242 6226   Email ID: seniorcitizen@hdfcergo.com</li> </ul> <p>Designated Grievance Officer in each branch.</p> <ul style="list-style-type: none"> <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> <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;"><b>The Complaint &amp; Grievance Redressal Cell, HDFC ERGO General Insurance Company Limited 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 style="text-align: center;"><b>To 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</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>	Grievance Redressal Procedure of Policy

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		<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>	NA

**Declaration by the Policy Holder:**

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

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

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

(Signature of the Policyholder)

**Note:**

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