

Customer Information Sheet

HDFC ERGO Professional Indemnity Policy

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	HDFC ERGO Professional Indemnity Policy	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN146CP0001V01202425	NA
3	Structure	State basis of Sum / Limit Insured - Indemnity Basis	NA
4	Interests Insured	Corporates & MSME having India & Indian Interest Aboard	NA
5	Sum Insured	<<as per policy schedule>>	Policy schedule
6	Policy Coverage	This policy is designed to protect you, the Insured, against Financial Loss resulting directly from a Claim made against the Insured during the Period of Insurance for a Wrongful Professional Act, in the rendering of or failure to render Professional Services.	Insurance Clause
7	Add-on Cover	<<as per policy schedule>>	Policy schedule
8	Loss Participation	<<as per policy schedule>>	Policy schedule
9	Exclusions	<p>This policy will not pay for any loss arising out of, or in any way connected with</p> <ol style="list-style-type: none"> 1. Anti-Trust 2. Assumed Liability, Guarantee, Warranty 3. Bodily Injury and Property Damage 4. Conduct 5. Fees and Commissions 6. Directors and Officers 7. Employer's Liability 8. Employment Practices 9. Governmental Regulatory Action 10. Insolvency 11. Insured vs Insured 12. Intellectual Property 13. Merger and Acquisition 14. Nuclear and Pollution 15. Performance Delay 16. Stakeholder 17. Trading Debts and Losses 18. Uncontrollable events 	Exclusions

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10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy schedule												
11.	Admissibility of Claim	<ul style="list-style-type: none"> Mention the broad principle of admissibility / denial of claims [Example: Reporting of loss occurrence; Duty of care & loss minimization; Exclusion of Willful Negligence] <ol style="list-style-type: none"> Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately No admission, offer, promise or payment of liability without Insurer consent. Provide documents in support of your claims Provide all such information and assistance to company which is required. Company has right to defend the claim for Insured. <ul style="list-style-type: none"> Include a sample claim calculation process for retail products Claim shall be paid as per following calculation:- <table border="1" data-bbox="364 598 882 829"> <thead> <tr> <th>Head</th> <th>Example</th> </tr> </thead> <tbody> <tr> <td>liability as covered under the policy (a)</td> <td>100000</td> </tr> <tr> <td>Defense cost (b) (wherever applicable)</td> <td>20000</td> </tr> <tr> <td>total loss amount (c = a+b)</td> <td>120000</td> </tr> <tr> <td>Deductible (d)</td> <td>10000</td> </tr> <tr> <td>Net Payable amount (c-d)</td> <td>110000</td> </tr> </tbody> </table> 	Head	Example	liability as covered under the policy (a)	100000	Defense cost (b) (wherever applicable)	20000	total loss amount (c = a+b)	120000	Deductible (d)	10000	Net Payable amount (c-d)	110000	NA
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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 Details of designated company officials to be contacted in time of claim Liability Claims Manager – email ID - care@hdfcergo.com Turn Around Time (TAT) for claims settlement <ol style="list-style-type: none"> Registration of claim – T +1 days List of requirements – 7 days from registration Claim settlement / Denial = T+30 days (T = date of receipt of last documents Escalation Matrix when TAT is not satisfied Email to – liabilityclaims@hdfcergo.com 													

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
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</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"> • 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>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> <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>	Grievance Redressal Procedure

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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 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.