

**Customer Information Sheet**

**Kidnap/ Ransom & Extortion Policy**

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>Kidnap/ Ransom &amp; Extortion Policy</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0001V01200809	NA
3	Structure	Basis of Sum / Limit Insured Indemnity	NA
4	Interests Insured	Ransom demanded or expenses incurred as a result of kidnapping, extortion/ cyber extortion, hijacking.	NA
5	Sum Insured	<<as per policy schedule>>	Policy Schedule
6	Policy Coverage	<p><b>Kidnapping and Extortion Insuring Clause 1</b></p> <p>The Company shall reimburse the Principal Organisation for money or property surrendered as ransom by an Insured Organisation as a result of a Kidnapping, Extortion or Cyber Extortion which commences during the Policy Period.</p> <p><b>Lost Ransom Insuring Clause 2</b></p> <p>The Company shall reimburse the Principal Organisation for money or property which is intended as ransom in respect of a Kidnapping, Extortion or Cyber Extortion which commences during the Policy Period and which money or property is destroyed, disappears, is confiscated or is criminally taken while in the custody of a person authorised by an Insured Organisation.</p> <p><b>Expenses Insuring Clause 3</b></p> <p>The Company shall reimburse the Principal Organisation for Expenses paid by an Insured Organisation resulting directly from a Kidnapping, Hijacking, Wrongful Detention, Extortion, Cyber Extortion or Political Threat which commences during the Policy Period.</p> <p><b>Legal Liability Insuring Clause 4</b></p> <p>The Company shall pay, on behalf of each Insured Organisation, Legal Liability Loss.</p> <p><b>Bodily Injury Insuring Clause 5</b></p> <p>The Company shall, for a Bodily Injury resulting directly from, and sustained during, a Kidnapping, Hijacking, or Wrongful Detention which commences during the Policy Period, pay the relevant Benefit Amount for the Bodily Injury.</p>	Insuring Clauses
7	Add-on Cover	<<as per policy schedule>>	Policy Schedule
8	Loss Participation	<<as per policy schedule>>	Policy Schedule

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9	Exclusions	<p>The Company shall not be liable:</p> <ul style="list-style-type: none"> <li>a) to reimburse for a surrender or Loss of money or property or for Expenses, to pay Legal Liability Loss or to pay in respect of Bodily Injury sustained where the Kidnapping, Hijacking, Wrongful Detention, Extortion, Cyber Extortion, or Political Threat concerned involves any fraudulent, dishonest or criminal act of an identifiable Employee or where the surrender, Loss, Expenses, Legal Liability Loss or Bodily Injury involves any fraudulent, dishonest or criminal act of an identifiable Employee;</li> <li>b) to reimburse for a surrender or Loss of money or property or for Expenses where an Insured Person suspected or believed by an Insured Organisation to be the subject of a Kidnapping, Hijacking, Wrongful Detention, Extortion, or Political Threat has acted fraudulently, whether alone or in collusion with others, and the Insured Organisation has not, prior to the surrender or Loss or prior to the incurring of Expenses, made reasonable efforts to determine that such Kidnapping, Hijacking, Wrongful Detention, Extortion or Political Threat is genuine;</li> <li>c) to reimburse for money or property surrendered, or for a Loss of money or property intended to be surrendered, as ransom by or on behalf of an Insured Person unless, pursuant to Section 21.(a) below, that money or property is deemed to be money or property surrendered, or intended to be surrendered, by an Insured Organisation;</li> <li>d) to reimburse for loss of income not realised as the result of a Kidnapping, Hijacking, Wrongful Detention, Extortion, Cyber Extortion, or Political Threat;</li> <li>e) to reimburse for Expenses, pay Legal Liability Loss, or pay in respect of Bodily Injury sustained, arising from Wrongful Detention or Political Threat which is due to: <ul style="list-style-type: none"> <li>(i) any violation by an Insured of the law of the country where the Wrongful Detention takes place or of the country by or on behalf of whose government or governmental entity the Political Threat is made; or</li> <li>(ii) failure of an Insured to procure or maintain proper immigration, work, residence or similar visas, permits or other documentation;</li> </ul> </li> <li>f) to reimburse for loss sustained by one Insured to the advantage of any other Insured;</li> <li>g) to reimburse for loss resulting from fraud by an Insured Person, whether acting alone or in collusion with others, allegedly sustaining Bodily Injury;</li> <li>h) to reimburse for a surrender or Loss of money or property or for Expenses, to pay Legal Liability Loss or to pay in respect of a Bodily Injury sustained: <ul style="list-style-type: none"> <li>(i) which arises from a Kidnapping or Wrongful Detention which commences in an Excluded Country; or</li> </ul> </li> </ul>	Exclusions

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		(ii) which arises from an Extortion (as described in subparagraph (a) of the definition of Extortion) where the act threatened is one threatened to take place in an Excluded Country.													
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule												
11.	Admissibility of Claim	<p>1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately</p> <p>2. No admission, offer, promise or payment of liability without Insurer consent.</p> <p>3. Provide documents in support of your claims</p> <p>4. Provide all such information and assistance to company which is required.</p> <p>5. Company has right to defend the claim for Insured.</p> <ul style="list-style-type: none"> <li>• Include a sample claim calculation process for retail products</li> </ul> <p>Claim shall be paid as per following calculation:-</p> <table border="1" data-bbox="319 619 893 831"> <thead> <tr> <th data-bbox="319 619 767 655">Head</th> <th data-bbox="767 619 893 655">Example</th> </tr> </thead> <tbody> <tr> <td data-bbox="319 655 767 692">liability as covered under the policy (a)</td> <td data-bbox="767 655 893 692">100000</td> </tr> <tr> <td data-bbox="319 692 767 729">Defense cost (b) (wherever applicable)</td> <td data-bbox="767 692 893 729">20000</td> </tr> <tr> <td data-bbox="319 729 767 766">total loss amount (c = a+b)</td> <td data-bbox="767 729 893 766">120000</td> </tr> <tr> <td data-bbox="319 766 767 802">Deductible (d)</td> <td data-bbox="767 766 893 802">10000</td> </tr> <tr> <td data-bbox="319 802 767 836">Net Payable amount (c-d)</td> <td data-bbox="767 802 893 836">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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Net Payable amount (c-d)	110000														
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>• Details of designated company officials to be contacted in time of claim Liability Claims Manager – email ID - care@hdfcergo.com</li> <li>• Turn Around Time (TAT) for claims settlement</li> </ul> <ol style="list-style-type: none"> <li>1. Registration of claim – T +1 days</li> <li>2. List of requirements – 7 days from registration</li> <li>3. Claim settlement / Denial = T+30 days (T = date of receipt of last documents)</li> </ol> <ul style="list-style-type: none"> <li>• Escalation Matrix when TAT is not satisfied Email to – liabilityclaims@hdfcergo.com</li> </ul>	NA												
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  </li> </ul>	GRIEVANCE REFRESSAL PROCEDURE												

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		<p>Email ID: seniorcitizen@hdfcergo.com 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> <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.