

**Customer Information Sheet**

**Object Insurance**

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

<b>SI No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>Object Insurance</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0034V01202223	NA
3	Structure	As per policy schedule	“Sum Insured basis” under coverages opted in the policy schedule
4	Interests Insured	Details of Objects Insured: As per policy schedule	“Coverage summary” in the policy schedule
5	Sum Insured	<<as stated in the policy schedule>>	“Coverages opted” in the policy schedule
6	Policy Coverage	With HDFC ERGO Object Insurance, you can cover one or more objects against loss or damage from perils like Liquid Damage, Accidental Damage, Fire, Theft and more from a comprehensive list of base covers, optional covers and exclusions that can be waived.  Insurer agree, to indemnify up to the sum insured for loss or damage to the Insured Object(s) during the Period of Insurance, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed thereon.	“Section 2: Details of Coverage” in the policy wording
7	Add-on Cover	As per policy schedule	Policy schedule
8	Loss Participation	<<as per policy schedule>>	“Coverages opted” in policy schedule

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9	Exclusions	<p>The Company shall not liable for losses arising out of the following:</p> <ol style="list-style-type: none"> <li>1. Any liability covered under any other underlying insurance policy which is primary in nature.</li> <li>2. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, insects, vermin, pets, animals, moth, fungus, pests/rodents, insects or mildew, corrosion, rust, atmospheric or climatic conditions or any other gradually operating causes.</li> <li>3. Any loss or damage occurred prior to inception of the Policy.</li> <li>4. Cracking, scratching, denting chipping or breakage or any other aesthetic defects not affecting the operation or function of the Insured Object.</li> <li>5. Faulty material, faulty workmanship or latent defect.</li> <li>6. Any loss or damage for which the manufacturer or seller of the Insured Object or any other third party is responsible either by law or under contract.</li> <li>7. Loss of Insured Object from safe, following 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.</li> <li>8. Loss or damage to diamonds, precious or semi-precious stones (unless embedded in / affixed to and forming part of any piece of ornament / specific object of jewellery, the value of which as mentioned in the Policy Schedule/ Certificate of Insurance is inclusive of the value of diamonds, precious or semi-precious stones), money, metals, bullion, furs, medals, numismatic property, rare books, curios or works of art, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or traveller's cheque, business books or documents, plans, designs, blue prints, cards evidencing affiliation / membership with any third party programme or club.</li> <li>9. Any stain damage to paintings, clothing, furniture and home furnishing items.</li> <li>10. Theft from any car, except car of fully enclosed type having at the time all the doors, windows and other openings securely locked.</li> </ol>	"Section 3 (B): General Exclusions" in the policy wordings

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		<ol style="list-style-type: none"> <li>11. Any loss or damage whether direct or indirect arising from war, war like operations, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture confiscation, arrests, restraints and detainment by the order of any Government or any other authority.</li> <li>12. Any loss or damage arising through delay, detention or confiscation by customs, police or other public authorities.</li> <li>13. Any repairs performed outside India.</li> <li>14. Any loss or damage resulting from a failure to follow the manufacturer's instructions.</li> <li>15. Any loss or damage to electrical or electronic Objects in relation to power outages, surges or dips, or any improper voltage or current supplied.</li> <li>16. Any loss, destruction, damage or legal liability, caused by nuclear weapons and material, by ionising radiations or radioactive contamination from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.</li> <li>17. Consequential loss or legal liability of any kind.</li> <li>18. Any recalls or modifications to the Insured Object.</li> <li>19. Any loss or damage arising from incorrect installation, modification or maintenance.</li> <li>20. Any loss or damage incurred if no fault or defect is found with the Insured Object.</li> <li>21. Any loss or damage arising from inability to use the Insured Object.</li> <li>22. Any loss or damage caused before or during any delivery of the Insured Object.</li> <li>23. Any enhancements, alterations, additions and/or improvements made during the course of any replacement or repair.</li> <li>24. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.</li> <li>25. Any loss, damage Injury sustained whilst or as a result of participation Hazardous or Adventure sports.</li> <li>26. Any loss or damage to Insured Object whilst in the custody of any person other than You, Your Family or Your employee.</li> </ol>	

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		<p>27. Loss or Damage to Insured Object due to use of unauthorized charger, accessories in violation to manufacturer's guidelines.</p> <p>28. Loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom.</p> <p>29. Any Object being used for the purpose other than it is intended to.</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>	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> <li>- The coverage is subject to compliance of policy clause/ conditions/warranties.</li> </ul> </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.</li> </ul> <p>1. Immediate notice to Us</p> <p>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.</p> <p>b. You can give notice to any of Our offices or call centres.</p>	NA

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>c. You must state in this notice</p> <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>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> <p>2. Steps to prevent loss and damage</p> <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> <li>iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <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> </li> </ol> </li> </ol>	

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		<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> <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 style="text-align: center;"><b>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</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 style="text-align: center;"><b>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>	NA

SI 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><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> <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> <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> </ul>	Grievance Redressal Procedure of Policy

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		<ul style="list-style-type: none"> <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.