

Customer Information Sheet
Political Risk Insurance 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	Political Risk Insurance Policy	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0002V0120161	NA
3	Structure	Basis of Sum/Limit Insured: Indemnity basis	NA
4	Interests Insured	Protecting Insured's investments in overseas market against unpredictable losses due to specified political risks. Protecting insured's rights, assets and investment against the negative effects of arbitrary government action.	Article I. Insuring Agreement
5	Sum Insured	<< As per policy schedule>>	Policy Schedule
6	Policy Coverage	Covers the loss due to Political Risk Events: (a) Expropriatory Act; and/or (b) Selective Discrimination; and/or (c) Forced Abandonment; and/or (d) Forced Divestiture; and/or (e) Deprivation; and/or (f) Political Violence: i) Physical Damage ii) Business Interruption following Political Violence; and/or (g) Currency Inconvertibility and for which the Date of Loss occurs during the Policy Period	Article I. Insuring Agreement
7	Add-on Cover	<< As per policy schedule>>	Policy Schedule
8	Loss Participation	<< As per policy schedule>>	Policy Schedule
9	Exclusions	The Underwriter shall not pay Compensation for any Loss in the event that the Loss was directly caused by: (a) The Insured's or the Foreign Enterprise's failure to comply with the laws of the Host Country in force at inception of the Policy Period, or from any failure of the Insured or the Foreign Enterprise to comply with the applicable environmental, public health and worker safety standards of the World Bank.	Article V. Exclusions

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		<p>(b) The Insured, the Foreign Enterprise or their representatives engaging in any illegal or criminal activities;</p> <p>(c) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel</p> <p>(d) The insolvency, bankruptcy or financial default of the Foreign Enterprise or the Insured, or from the repossession of property by any titleholder unless this has been caused by a Political Risk Event</p> <p>(e) A loss which results due to the failure by the Insured or the Foreign Enterprise to take all reasonable measures to protect or preserve the property of the Foreign Enterprise shall not be the basis for a Claim of Political Violence, except where the Insured was prevented from taking such measures due to the occurrence of a Political Risk Event.</p> <p>(f) No Claim of Currency Inconvertibility shall be accepted or recognized by the Underwriter</p>	
10.	Special Conditions and Warranties (if any)	<< As per policy schedule>>	Policy schedule
11.	Admissibility of Claim	<p>In the event of loss of an insured event the company must be informed immediately</p> <p>In general, primarily, the following basic documentations are required for taking the claim forward:</p> <ul style="list-style-type: none"> • Claim intimation letter by the insured or by any person authorized by the insured within 30 days from the date upon which the Risk Management Team of the insured became aware of the occurrence of any event that could give rise to a claim; • Detailed description of the alleged act or series of acts in chronological order within 24 months, satisfactory to the Underwriter with all supporting documents, which demonstrates that the loss was caused by Political Risk Event as defined in this insurance policy; • Detailed about the nature of the alleged or potential loss; • Provide periodic and timely updates concurrent with activity taking place during the covered incident; • Internal Investigation report, if any, from the Insured giving an Insight into loss • The onus for proving a claim under this insurance policy shall at all time rest with the insured, and the responsibility for proving that exclusion applies rest with the underwriter. • Any other additional evidence or documents, as may be requested by the underwriter, in order to prove the claim. 	NA

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		<p>Our Claims process:</p> <ul style="list-style-type: none"> An acknowledgement with respect to the claim intimation is given to the insured, once we are in receipt of any claim intimation from the insured. Based on the information submitted in the claim intimation letter, if required, we may procure more information from the insured depending on the facts mentioned therein up to the satisfaction of the underwriter. Surveyor / Investigator may be appointed, if required. Apart from surveyor / investigator, opinions of legal experts are sought, if required. <p>Based on the investigation and documentations pro-vided, the decision with respect to the claim would be taken and accordingly conveyed to the insured (vide written communication)</p>	
12.	Policy Servicing - Claim Intimation and Processing	<p>Toll free no.- 022-6234 6234 Website – www.hdfcergo.com Email - care@hdfcergo.com</p> <ul style="list-style-type: none"> Turn Around Time (TAT) for claims set-tlement <p>Surveyors will be providing Assessment in 7 working days from receipt of complete docu-ments from the client. HDFC ERGO will process the claim in 7 working days from receipt of complete documents along with assessment.</p> <ul style="list-style-type: none"> 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:</p> <p>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:</p> <p>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> <p>Level 3: Office of The Insurance Ombudsman</p>	NA

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13.	Grievance Redressal and Policyholders Protection	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <p>Our Grievance Redressal Officer</p> <p>Call Centre - 120 6234 6234 / 022-6234 6234</p> <ul style="list-style-type: none"> • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6242 6226 Email: 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 Company Limited 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 style="text-align: center;">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</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management system- http://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 immediate • Non-disclosure of material information may affect the claim settlement. 	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.