

Customer Information Sheet

Sign Board Insurance Policy

This document provides only key information about your policy No. 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	Sign Board Insurance Policy	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0015V01202223	NA
3	Structure	As per policy schedule	Policy Schedule
4	Interests Insured	As per policy schedule	“Details of Property Insured & Location of Risk Covered” section in the Policy Schedule.
5	Sum Insured	<<as stated in the policy schedule>>	“Details of Property Insured & Location of Risk Covered” section in the Policy Schedule.
6	Policy Coverage	<p>SECTION I – LOSS OR DAMAGE</p> <p>Any Loss or damage to Sign Board/ Hoarding more specifically described in the Schedule hereto except as hereinafter provided</p> <p>The Company shall not be liable to make any payment under this Section in respect of-</p> <ol style="list-style-type: none"> The fusing or burning out of any Bulbs and/ or Tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown or faults. Depreciation and/ or wear and tear due to any cause whatsoever. Mechanical or electrical breakdown failures or breakages and / or over-running and/ or over-heating and/ or overloading or strains 	“Section I & Section II” in the policy wording.

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		<p>d. The excess/ deductible as mentioned in the schedule of the policy.</p> <p>e. Breakage of lettering unless the same is accompanied by the loss, destruction or damage to the signage.</p> <p>f. Frames or framework of any type unless specifically agreed to the contrary.</p> <p>g. Disfiguration, scratching, cracking or chipping unless part of a fracture extending through the entire thickness of the signage.</p> <p>h. Breakage of a sign not completely or securely fixed.</p> <p>i. The cost of embossing, silvering, lettering, bending or ornamental work of any kind, unless specifically agreed to the contrary.</p> <p>j. Damage to tubes unless the tube signage is fractured.</p> <p>k. Latent defect, gradual deterioration, deformation, distortion, the cost of normal upkeep and normal maintenance.</p> <p>l. Loss or damage occurring during repair, cleaning, removal or erection.</p> <p>m. Loss or damage due to any:</p> <p>a. Order of a publicly authority;</p> <p>b. The cost of compliance with the laws, by-laws, ordinances, rules, regulations, orders or notices issued by any public authority and affecting the repair or replacement of Neon Sign following an insured event.</p> <p>SECTION II - LIABILITY TO THIRD PARTIES</p> <p>Legal civil liability (including claimant's actual defense costs for death of or bodily injury to any person or damage to property caused by the loss and or damage to the neon sign/ Hoarding insured under Section I) Limit will be as specified in schedule PROVIDED that the Company shall not be liable under this Section in respect of:</p> <p>a. Death of or bodily injury to any person in the employment of the Insured arising out of and in the course of such employment.</p> <p>b. Damage to property (other than the insured property) belonging to or held in trust by or in the custody or control of the Insured.</p>	
7	Add-on Cover	As per policy schedule	"Policy Schedule"
8	Loss Participation	<<as per policy schedule>>	"Excess / Deductible" in the policy schedule

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9	Exclusions	<p>PROVIDED ALWAYS that the Company shall not be liable under this Policy in respect of :-</p> <ol style="list-style-type: none"> 1. Any claim arising out of any contractual liability. 2. This Policy does not cover loss or damage or contingency attributable directly or indirectly to: <ol style="list-style-type: none"> a. Acts of Terrorism. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. <p>An act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public in fear.</p> <p>In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> b. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, mutiny, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority or any consequences thereof or attempt thereat, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. 	“General Exclusions” in policy wording

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		<p>In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect</p> <p>c. Ionising, radiation or contamination by radioactivity from any source whatsoever.</p> <p>d. any accident, loss, destruction, damage or legal liability caused by or contributed in by or arising from nuclear weapons material. In any action, suit or other proceeding where the Company alleges that by reason of any of the above Exclusions, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p> <p>3. Consequential or indirect loss or damage, which is not the direct result of, Insured perils, nor does the policy cover apprehended loss or damage.</p>	
10.	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Sanction and Embargo Clause • NMA 2915-End B • Communicable Disease Exclusion Clause <p>For more details refer policy schedule</p>	“Special conditions / / warranties and Exclusions” under policy schedule
11.	Admissibility of Claim	<ul style="list-style-type: none"> • Following are the key parameters leading to admissibility or denial of claims: <ul style="list-style-type: none"> - The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded. - The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/conditions/warranties. • Duty of care & loss minimization post-accident - If You suffer a loss because of an insured event/peril/causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. <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

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		<p>c. You must state in this notice</p> <ol style="list-style-type: none"> i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of insured property, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible. <p>2. Steps to prevent loss and damage</p> <ol style="list-style-type: none"> a. You must take all reasonable steps to prevent further loss or damage to insured property. b. Until We have inspected insured property and have given Our consent, <ol style="list-style-type: none"> i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <ul style="list-style-type: none"> - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. 	

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		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, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess / deductible /franchise etc, f) reinstatement premium.	
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 • Turn Around Time (TAT) in working hours / days <ul style="list-style-type: none"> - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report • Customer Escalation Matrix <ul style="list-style-type: none"> • 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 & 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 • 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 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 	NA

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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>1. 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 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- 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 	Policy Schedule.

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		You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
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. 	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.