



## TITLE INSURANCE

### POLICY WORDINGS

**Property:**

**Insured Use:** Development of ..... specified in Planning Permission number .....

**Insured:** ..... and all successors in title of the foregoing including any appointed society relating to the development, including but not limited to any purchaser, mortgagee, transferee, chargee, tenant, assignee, trustee, beneficial owner or successor for the time being of the **Property** or any part of the **Property** and/or the rights therein or associated therewith.

**Commencement Date:**

**Expiry Date :**

**Sum Insured:**

**Premium:**

**Excess: (1% of Sum Insured or 5% of the claim payout whichever is greater)**

**Contract of Insurance**

The **Insurer** will indemnify the **Insured** from the **Commencement Date** against **Loss** and **Expenses** sustained by the **Insured** as a result of the **Insured Risks** subject to the terms of this **Policy** including the **Conditions** and **Exclusions**.

This **Policy** is a contract between the **Insurer** and the **Insured** and is conditional on payment of the **Premium**.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Policy Issuing/ Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license

## Loss

Losses sustained in the event of a claim or **Order** due to any or all of the **Insured Risks**, such loss being:

1. at the date of an **Order or Settlement**, the adverse difference between the **Market Value** assuming that there is no **Insured Risk** and the **Market Value** subject to an **Order or Settlement**
2. the cost of any alteration, demolition and re-instatement of the **Property** (which includes any part of a building or construction on or forming part of the **Property**) required by an **Order**
3. the cost of works to the **Property** (including planning costs, architects' and surveyors' fees) for the purpose of the **Insured Use** begun or contracted for before the commencement of proceedings relating to the **Insured Risk** to the extent that such cost is rendered abortive by an **Order or Settlement** and insofar as it is not reflected in the value of the **Property** with the **Insured Use** so far as it had progressed
4. sums payable pursuant to a **Settlement**
5. compensation or damages awarded against the **Insured** in respect of the **Insured Risks** including **Expenses**
6. any other costs and expenses incurred with the written consent of the **Insurer** including costs and expenses incurred by with the Insurer's prior written agreement in taking or defending any action at law or otherwise in connection with an **Insured Risk**.

## Insured Risk

The **Insured** is covered for third party challenges based on the following matters which were not discovered prior to the **Commencement Date**:

1. The **Title** to the **Property** belonging to someone other than the **Insured**
2. **Title** to the **Property** is not good and marketable
3. Descriptions and plans in historic deeds to the **Property** are inadequate and/ or due to the number of historic deeds in the chain of title to the **Property** it is impossible to confirm that the occupational extent of the **Property** matches the legal extent
4. There are missing deeds or errors in the drafting and/or execution of links in the chain of the **Title** to the **Property**
5. The **Property** or part of the **Property** has encroached upon an adjoining owner's property
6. A previous owner or the vendor of the **Property** sold or disposed of the **Property**
  - (i) Where the **Title** to the **Property** has been transferred by way of a gift; or
  - (ii) Where a payment for the transfer of the **Title** to the **Property** has been made and that payment was at less than the market value of the **Property** as stated in the ready reckoner (as published by the respective State governments each year) at the date of the transfer;

where the transfer is made with an intent to defeat or delay the creditors of the transferor(s) as stipulated in Sec. 53 of the Transfer of Property Act 1882 and in any of the above situations the transfer of the **Property** is set aside by a Court having competent jurisdiction holding such transfer to be null and void

7. An **Adverse Entry** that would have been identified in the **Searches**
8. If the **Property** is leasehold and the **Borrower's** lease is inconsistent with the ownership of the **Property** or any superior lease and a head lessor establishes or attempts to establish an adverse interest after the **Commencement Date** provided that:
  - 8.1. There has been no breach of the headleases by the **Borrower** other than non-payment of rent where the Landlord is absent, and

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- 8.2. That the **Insured** has not communicated without **the Insurer's** written consent with any party considered to be entitled to enforce an adverse interest or applied to the Lands Tribunal or to a Court in respect of an adverse interest
9. If the property is leasehold and the lease is defective and as a result the **Insured** does not have a good and marketable title
10. A right of occupation pursuant to an inferior interest in the **Property**
11. There are errors or omissions in the drafting and / or registration of the title interest pursuant to which the **Property** is held which results in the unenforceability of provisions which benefit the **Insured** or adversely impacts on the **Insured's** obligations pursuant to the title document and / or registration of the title document
12. The local authority takes enforcement action because of a failure on part of a predecessor in title to comply with the terms and conditions of the building permissions, local development control regulations and local town planning laws including where the developer is required to make certain non-monetary contributions and perform certain acts towards social services due to the new development and due to such failure on part of a predecessor in title, the property insured by the **Insurer** is adversely affected
13. Where an occupancy certificate, issued by the local town planning authority certifying that a building is constructed as per the sanctioned plans and is fit for occupancy, is not available in a situation where the **Property** includes land and structure constructed on such land and both the land and structure are owned by the **Insured**
14. The **Property** does not benefit from necessary legally constituted **Rights** required in connection with the **Insured Use**
15. A **Right** is incapable of being exercised because the title to the route thereof is burdened by rights, restrictions, covenants and reservations in favour of third parties
16. Where there is no organization of flat owners and there is a challenge by third parties to common parts of the **Property**
17. The **Insured Use** constitutes a breach of **Burdens**
18. The title to the **Property** may be subject to unknown **Burdens** or variations or discharge of burdens which may have been imposed in historic deeds executed prior to the **Commencement Date**
19. A third party has the benefit of legally constituted rights, exceptions, reservations, and conditions over the **Property** which prevents the **Property** being used for the **Insured Use**
20. An historic transaction is subject to an act of forgery or fraud by a third party that adversely affects the **Insured's Rights** and/or the **Title** to the **Property**.

## Exclusions:

1. Changes in the **Insured Use** of the **Property**.
2. Defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** that would fall within the **Insured Risks** but which:
  - 2.1.1. The **Insured** agreed to or allowed to happen before, on or after the **Commencement Date**;
  - 2.1.2. The **Insured** was aware of but omitted to take steps/actions to safeguard its rights in the **Property**;
  - 2.1.3. The **Insured** knew about on the **Commencement Date** and which the **Insured** did not tell the Insurer about prior to the **Commencement Date**;
  - 2.1.4. are created or are attached to the **Property** after the **Commencement Date** that do not form part of the **Insured Use**; and/or
  - 2.1.5. would not have happened or been created had the **Title** or any interest in the mortgage been acquired for value in good faith by the **Insured**

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3. Any statutory rights relating to precious metals coal petroleum and other substances which may be on or under the **Property** and any rights to use the **Property** for any purpose in connection with those substances including but without limitation extraction
4. Public utility undertakers (or a private corporation which is a successor public utility) having statutory rights to carry out works affecting the **Property**
5. Any one or more of the following:
  - 5.1.1. Environmental contaminants or hazardous waste or any pollution or contamination of the **Property** or part of the **Property**;
  - 5.1.2. the **Property** or any part of the **Property** being situated within a flood plain as determined by reference to the information from time to time published by the Environment Agency;
6. Any defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** or any losses not directly attributable to any matter covered by this **Policy**
7. Any physical damage to the **Property**.
8. Any defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** or any losses that would normally be covered by a householder's buildings insurance policy.
9. Any claim arising from the insolvency of the **Insured** or the directors of a limited company that is the **Insured** provided however that this exclusion will not apply to Insured Risk 6 of this policy
10. Any claim arising from the lack of any operating licence, certificates or statutory consents for the use of the **Property**
11. Any claim arising from any rights which were being exercised on under or over the **Property** at the **Commencement Date**
12. Any claim arising out of the failure to pay the reasonable proportion of the costs of maintaining or repairing the access ways pipes cables and/or conduits
13. Any claim arising due to a misrepresentation by the **Insured** during the title due diligence conducted by the Insured's lawyers
14. Claims arising out of missing government records or incorrect recording of data maintained by the government or other authorities in charge of maintaining records where **Searches** are conducted and relied upon by the Insurer
15. Any claims affecting the title which are derived from political matters and/or fraud, duress, undue influence and changes in law (including but not limited to planning law) and regulations by governmental agencies or third parties acting as agents of any such agencies or in such matters on behalf of such agencies
16. Any claims relating to tribal rights over agricultural lands.

## 1. **Definitions:**

Throughout this **Policy** certain words and expressions are printed in bold type and they have the meanings set out below:-

- 1.1 **Insurer** means **HDFC ERGO General Insurance Company Limited.**
- 1.2 **The Insured** means the party referred to in the **Policy Schedule**
- 1.3 **Adverse Entry** means any inaccuracy or omission in the **Searches** which reduces the **Market Value** of the **Property**.
- 1.4 **Burden** means a restrictive covenant, exception, reservations or condition as constituted under a statute, which is valid and subsisting and which restricts or adversely impacts on the **Insured Use** of the **Property**
- 1.5 **Expenses** means costs and expenses incurred:
  - a) by the **Insurer** to defend, minimise, mitigate or defeat a claim, or to reduce or eradicate the **Insured Risks** or the effect or potential effect of the **Insured Risks**, or to negotiate a **Settlement** with a third party

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- b) by the **Insured** and payable to third parties in order to pursue defend or settle a claim which has been accepted by the Insurer provided that these amounts are approved by the **Insurer** in writing

**Sum Insured means** the amount stated in the **Policy Schedule** as may be reduced in accordance with clause 3.8 of the How to Claim section of this **Policy**. This is the total amount of money that the **Insured** is insured for under this **Policy** and the maximum amount (including **Interest** and **Expenses**)

- 1.6 Order** means a final order, judgment or injunction or interdict or decree from a Court of competent jurisdiction made in respect of the **Insured Risks** or the date on which the **Insurer** consents to a settlement in writing.
- 1.7 Market Value** means the value at which the **Property** determined as per the Ready Reckoner of property issued by the state government at the date of acceptance of a claim.
- 1.8 Notification** means a notice to the **Insurer** by the **Insured** under this **Policy** relating to any matter covered or which the **Insured** believes to be covered by this **Policy** that may result in a claim
- 1.9 Policy** means this policy for the provision of title insurance the **Policy Schedule**, any substituted schedule and any endorsement, which shall be read as one **Policy**
- 1.10 Person** means any person firm company association partnership limited liability partnership government state or agency of a state cooperative society
- 1.11 Rights** means a right to connect to from within the **Property**, renew, maintain, repair or use access routes, services for gas water sewerage telecommunication services and/or electricity required by the **Property** over third party lands in connection with the **Insured Use**
- 1.12 Searches** means any one or more of the following searches in respect of the **Property**
- 1.12.1 Searches at the local Sub-registrar of Assurances to see if documents creating encumbrance in respect of the Property are registered in terms of the Registration Act;
- 1.12.2 Searches at the Office of *Talathi* i.e. the village officer in charge of maintaining land records, or any equivalent body in the concerned state;
- 1.12.3 In case the property is a land, enquiry with the local Town Planning Authority to check whether there are any reservations / restrictions on use of the land;
- 1.12.4 Searches at the Registrar of Companies, wherever applicable

relating to the **Property** that would have been carried out by a prudent solicitor/lawyer acting for the **Insured** in connection with the granting of a deed and/or mortgage in the location in which the **Property** is situated

**1.13 Settlement** means a settlement of the claim entered into by the **Insurer** with or on behalf of the **Insured**

**1.14 Title** means all rights recorded in writing and the legal documents by which a **Person** owns the **Property**

## 2 Conditions:

- 2.1 The **Insurers** liability to make payments under this **Policy** will be strictly conditional upon compliance with the terms and conditions of this **Policy**. Failure by the **Insured** to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this **Policy** is issued) are correct may invalidate the **Policy** or lead to additional terms or conditions being applied to the **Policy** or to any payment due under the **Policy** being reduced.
- 2.2 Where any **Loss** covered under this **Policy** is also covered by another policy (or would be but for the existence of this **Policy**) the **Insured** must submit a claim under that insurance policy before claiming from the **Insurer**. The **Insurer** will only be liable to pay a rateable proportion of any **Loss**.
- 2.3 The existence of this **Policy** or any related information shall not be disclosed to any third party other than bona fide purchasers and tenants, their lenders and respective advisors without the prior written consent of the **Insurer**.
- 2.4 The **Insured** must take all reasonable care to prevent any matters occurring which might give rise to a claim and if a claim is made then the **Insured** must not do or fail to do anything which will increase the amount of

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- the claim. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from Person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter
- 2.5 If the **Insurer** agrees to indemnify or defend the **Insured** under this **Policy** in respect of any claim it will immediately be subrogated to any rights contractual or otherwise which the **Insured** may have in connection with that claim, regardless of whether or not actual payment to the Insured or a third party has been made by the **Insurer**. If the **Insurer** asks, the **Insured** must transfer all of the **Insured's** rights and remedies against any person or property that might, in the **Insurer's** opinion, be necessary to perfect this right of subrogation.
- 2.6 The **Insured** shall at its own expense provide information and assistance to the **Insurer** in relation to the defence of a claim or conduct of any proceedings which the **Insurer** considers necessary or desirable to prevent or reduce loss or damage to the **Insured** or to obtain relief indemnity or contribution from any other party to which the **Insurer** is or may be entitled to by subrogated rights or otherwise.
- 2.7 The **Policy** and **Schedule** and any endorsements to it given in writing by the **Insurer** shall be the entire contract between the **Insured** and the **Insurer** with respect to all matters referred to in it. Any claim that the **Insured** makes against the **Insurer** must be made under this **Policy** and will be subject to its terms.
- 2.8 In the event that any provision of the **Policy** is held to be invalid or unenforceable, such provision may be severed from and will not be taken to have affected the remaining provisions of the **Policy**.
- 2.9 If the **Insurer** grants the **Insured** any time or indulgence or if the **Insurer** fails to enforce any provision of the **Policy** or any of its rights under it, the **Insurer** will not be taken to have waived its right to enforce the provisions of the **Policy** or its rights under it.
- 2.10 No variation to this **Policy** shall be effective unless made in writing and signed by or on behalf of the parties
- 2.11 If, by virtue of any law or regulation which is applicable to the **Insurer** at the inception of this **Policy** or becomes applicable at any time thereafter, providing coverage to the **Insured** is or would be unlawful because it breaches an embargo or sanction, the **Insurer** shall provide no coverage or benefit and have no liability whatsoever nor provide any defence to the **Insured** or make any payment of defence costs or provide any form of security on behalf of the **Insured**, to the extent that it would be in breach of such law or regulation
- 2.12 In circumstances where it is lawful for the **Insurer** to provide coverage under the **Policy**, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the **Insurer** will take all reasonable measures to obtain the necessary authorisation to make such payment
- 2.13 In the event of any law or regulation becoming applicable during the **Policy** period which will restrict the ability of the **Insurer** to provide coverage as specified in paragraph 2.11 then both the **Insured** and the **Insurer** shall have the right to cancel this **Policy** in accordance with the laws and regulations applicable to the **Policy** provided that in respect of cancellation by the **Insurer** a minimum of 30 days' notice in writing be given.
- 2.14 In the event of cancellation by either the **Insured** or the **Insurer**, the **Insurer** shall retain the pro rata proportion of the premium during the first 12 months that the **Policy** has been in force and thereafter the **Insurer** shall retain the whole premium. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the **Insurer**, and in the absence of a more specific provision in the **Policy** relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the **Insurer** shall be effective even though the **Insurer** makes no payment or tender of return premium.
- 2.15 No delay or failure on the part of the **Insured** in enforcing any provision in this **Policy** shall be deemed to be a waiver or create a precedent or in any way prejudice the rights of the **Insured** under this **Policy**

### 3 How to Claim

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## 3.1 Person (s) to be notified **For Notification of a claim or circumstances which could give rise to a claim**

### Manager

(a) Claims Department  
HDFC ERGO General Insurance Company Limited  
6th Floor Leela Business Park  
Andheri Kurla Road, Andheri East  
Mumbai-400059  
India

Such **notification** shall be effective on the date of receipt by the Company at such address

(b) For all other notices:  
Underwriting Manager  
HDFC ERGO General Insurance Company Limited  
6th Floor Leela Business Park  
Andheri Kurla Road, Andheri East  
Mumbai-400059  
India

- 3.2 The **Insured** must submit a **Notification** to the **Insurer** about any matter which may lead to a loss liability or **claim** under this **Policy** within 45 days of it first coming to the **Insured's** attention
- 3.3 The **Insured** must submit the **claim** with all necessary supporting documents within 90 days after the **Insured** has submitted a **Notification** to the **Insurer**
- 3.4 No admission offer promise payment or indemnity shall be made or given by or on behalf of the **Insured** without the prior written consent of the **Insurer**
- 3.5 In the event of a claim or **Loss** or any occurrence for which there may be liability under this **Policy** the **Insurer** may at its discretion and at its own cost pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in default of which the **Insurer** will indemnify the **Insured** in the terms of the **Contract of Insurance**
- 3.6 The **Insurer** shall have full discretion in the conduct of any proceedings and may cease any said action or application or defence at any time by:

- 3.6.1 paying to the **Insured** an amount up to the **Sum Insured** (after deduction of any sum already paid under this **Policy**) or any lesser amount for which a claim can be settled
- 3.6.2 making a settlement out of court in the name of or on behalf of the **Insured**
- 3.6.3 paying or otherwise settling with the **Insured** the amount of **Loss** provided for under this **Policy**  
whereupon the **Insurer** shall relinquish control of such claim and shall be under no further liability

to the **Insured** in connection therewith except for costs and expenses relating to matters arising prior to the date of such payment or settlement and for which the **Insurer** is responsible in accordance with this **Policy**

- 3.7 The **Insurer** may at its discretion and at its own cost make settlement with parties other than the **Insured** and may take any other action which the **Insurer** considers necessary to prevent or minimise its loss whether or not it is liable in the terms of this **Policy** and by so doing the **Insurer** will not be taken to have conceded any liability or waived any of the terms or conditions of this **Policy**

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- 3.8 Irrespective of the number of claims made under this **Policy**, the total liability of the **Insurer** including **Interest and Expenses** shall not exceed in the aggregate the **Sum Insured** . Any payments the **Insurer** makes to the **Insured** under this Policy will reduce the **Sum Insured** by an equivalent amount.
- 3.9 The **Insured** must at the expense of the **Insurer** do and concur in doing and permit to be done all things reasonably practicable to minimise **Loss** to the **Insurer** and will permit the **Insurer** at its discretion to use the **Insured's** name for the purposes of any action or proceedings in connection with a claim under this **Policy** provided that the Insurer will keep the Insured informed of such actions or proceedings and will ensure that in doing so it complies with the Insured's regulatory obligations any policies and procedures of the Insured of which it is informed
- 3.10 The **Insurer** has the right to select the legal representative to act in any matter in connection with this **Policy**. Once such legal representative is appointed the **Insurer** will not be liable for costs expenses or fees associated with any other legal representative
- 3.11 The **Insurer** may at its discretion pursue any litigation (including appeals) to final determination by a court of competent jurisdiction and the **Insurer** shall not be liable to indemnify the **Insured** in respect of **Loss** prior to such final determination
- 3.12 If the **Insured** shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited.
- 3.13 If any **Person** makes a claim against the **Insured** that the **Insured** thinks is covered by this **Policy** the **Insured** must not make any admissions or pay any money to the **Person** making the claim. The **Insured** must not spend any money in connection with that claim before notifying **the Insurer**
- 3.14 If the **Insured** does or fails to do anything which may adversely affect the right to recover any sum from any Person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the **Insurer** may recover that amount from the Insured if the **Insurer** has previously made a payment in respect of that matter
- 3.15 After **the Insurer has** made a payment to the **Insured** under this **Policy** if **the Insurer is** able to recover any money from any third party the Insurer can keep this money. **The Insured** will repay to the **Insured** any amount received in excess of the sums incurred by **the Insurer** but only to the extent that the Insured is required to repay to the **Insured** in order to comply with regulatory or statutory obligations. If the **Insured** receives from any other **Person** any payment in respect of the same matter the **Insured** must immediately pay to **the Insurer** the sum received from that other **Person**

## 4. Non Invalidation

The **Insured's** interest in this **Policy** shall not be prejudiced by any act omission or default of any other party unless such party acted on behalf of the **Insured** or with the knowledge and consent of the **Insured** or if the **Insured** was aware of the act omission or default but did not inform the **Insurer**.

## 5. Applicable Law

This **Policy** will be subject to the relevant laws of India. Subject to clause 6 (Arbitration) below, for any dispute under this policy the courts of Mumbai, Maharashtra will have exclusive jurisdiction to hear and determine any such dispute.

## 6. Arbitration

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Any dispute regarding any aspect of this policy including but not limited to the validity or interpretation of this policy or any matter relating to cover or quantum hereunder which cannot be resolved by agreement within 30 days, shall be referred to binding arbitration by either party, upon giving seven (7) days' notice to the other party.

The place of arbitration shall be India, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Indian law and the arbitration process will be in accordance with the provisions of the Arbitration & Conciliation Act 1996, as amended from time to time. The **Insurer** and **Insured** will be responsible for their own costs and expense incurred in the arbitration.

## **7. Cancellation & Renewal:**

This policy is written on a Multi-Year Pre-Paid basis and may not be cancelled by insured or by insurer, except that insurer may cancel the policy for:

- a. Material change in risk or exposure by written notice; or
- b. Intentional concealment or misrepresentation of a material fact relating to this policy or fraud by insured or any additional insured by written notice.

Insurer will give 30 day notice to insured before effective date of cancellation, if the policy has to be cancelled for above reasons and no premiums shall be refunded.

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.



## GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

### Customer Service:

Contact Points	First Contact Point
Contact us at	+91- 22 6234 6234/+91- 120 6234 6234
Write to us at	care@hdfcergo.com

### Grievances Management Cell

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Write Us	care@hdfcergo.com	grievance@hdfcergo.com	cgo@hdfcergo.com
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBSMarg, Bhandup (West) Mumbai - 400078.	The Compliance Officer, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBSMarg, Bhandup (West) Mumbai - 400 078.
<p>If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices are listed on <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>			

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- 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

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- Non-receipt of your insurance document

You may also refer our website [www.hdfcergo.com](http://www.hdfcergo.com)" <https://www.hdfcergo.com/customer-care/grievances.html>for detailed grievance redressed procedure.

## Names of Ombudsman and Addresses of Ombudsmen Centres

### LIST OF INSURANCE OMBUDSMEN

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office
	Union Territory, District)
<b>AHMEDABAD - Shri Kuldip Singh</b>	Gujarat,
Office of the Insurance Ombudsman,	Dadra & Nagar Haveli,
Jeevan Prakash Building, 6th floor,	Daman and Diu.
Tilak Marg, Relief Road,	
Ahmedabad – 380 001.	
Tel.: 079 - 25501201/02/05/06	
<a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">Email: bimalokpal.ahmedabad@ecoi.co.in</a>	
<b>BENGALURU - Smt. Neerja Shah</b>	Karnataka.
Office of the Insurance Ombudsman,	
Jeevan Soudha Building, PID No. 57-27-N-19	
Ground Floor, 19/19, 24th Main Road,	
JP Nagar, 1st Phase,	
Bengaluru – 560 078.	
Tel.: 080 - 26652048 / 26652049	
<a href="mailto:bimalokpal.bengaluru@ecoi.co.in">Email: bimalokpal.bengaluru@ecoi.co.in</a>	
<b>BHOPAL - Shri Guru Saran Shrivastava</b>	Madhya Pradesh
Office of the Insurance Ombudsman,	Chattisgarh.
Janak Vihar Complex, 2nd Floor,	
6, Malviya Nagar, Opp. Airtel Office,	
Near New Market,	
Bhopal – 462 003.	
Tel.: 0755 - 2769201 / 2769202	
Fax: 0755 - 2769203	
<a href="mailto:bimalokpal.bhopal@ecoi.co.in">Email: bimalokpal.bhopal@ecoi.co.in</a>	

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Policy Issuing/ Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license

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<b>BHUBANESHWAR - Shri Suresh Chandra Panda</b>	
Office of the Insurance Ombudsman,	
62, Forest park,	
Bhubneshwar – 751 009.	Orissa.
Tel.: 0674 - 2596461 /2596455	
Fax: 0674 - 2596429	
<a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">Email: bimalokpal.bhubaneswar@ecoi.co.in</a>	
<b>CHANDIGARH - Dr. Dinesh Kumar Verma</b>	Punjab,
Office of the Insurance Ombudsman,	Haryana,
S.C.O. No. 101, 102 & 103, 2nd Floor,	Himachal Pradesh,
Batra Building, Sector 17 – D,	Jammu & Kashmir,
Chandigarh – 160 017.	Chandigarh.
Tel.: 0172 - 2706196 / 2706468	
Fax: 0172 - 2708274	
<a href="mailto:bimalokpal.chandigarh@ecoi.co.in">Email: bimalokpal.chandigarh@ecoi.co.in</a>	
<b>CHENNAI - Shri M. Vasantha Krishna</b>	Tamil Nadu,
Office of the Insurance Ombudsman,	Pondicherry Town and
Fatima Akhtar Court, 4th Floor, 453,	Karaikal (which are part of Pondicherry).
Anna Salai, Teynampet,	
CHENNAI – 600 018.	
Tel.: 044 - 24333668 / 24335284	
Fax: 044 - 24333664	
<a href="mailto:bimalokpal.chennai@ecoi.co.in">Email: bimalokpal.chennai@ecoi.co.in</a>	
<b>DELHI - Shri Sudhir Krishna</b>	
Office of the Insurance Ombudsman,	
2/2 A, Universal Insurance Building,	
Asaf Ali Road,	Delhi.
New Delhi – 110 002.	
Tel.: 011 - 23232481/23213504	
<a href="mailto:bimalokpal.delhi@ecoi.co.in">Email: bimalokpal.delhi@ecoi.co.in</a>	
<b>GUWAHATI - Shri Kiriti .B. Saha</b>	Assam,
Office of the Insurance Ombudsman,	Meghalaya,
Jeevan Nivesh, 5th Floor,	Manipur,
Nr. Panbazar over bridge, S.S. Road,	Mizoram,
Guwahati – 781001(ASSAM).	Arunachal Pradesh,
Tel.: 0361 - 2632204 / 2602205	Nagaland and Tripura.
<a href="mailto:bimalokpal.guwahati@ecoi.co.in">Email: bimalokpal.guwahati@ecoi.co.in</a>	

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<b>HYDERABAD - Shri I. Suresh Babu</b>	Andhra Pradesh,
Office of the Insurance Ombudsman,	Telangana,
6-2-46, 1st floor, "Moin Court",	Yanam and
Lane Opp. Saleem Function Palace,	part of Territory of Pondicherry.
A. C. Guards, Lakdi-Ka-Pool,	
Hyderabad - 500 004.	
Tel.: 040 - 67504123 / 23312122	
Fax: 040 - 23376599	
<a href="mailto:bimalokpal.hyderabad@ecoi.co.in">Email: bimalokpal.hyderabad@ecoi.co.in</a>	
<b>JAIPUR - Smt. Sandhya Baliga</b>	
Office of the Insurance Ombudsman,	
Jeevan Nidhi – II Bldg., Gr. Floor,	
Bhawani Singh Marg,	Rajasthan.
Jaipur - 302 005.	
Tel.: 0141 - 2740363	
<a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Email: Bimalokpal.jaipur@ecoi.co.in</a>	
<b>ERNAKULAM - Ms. Poonam Bodra</b>	Kerala,
Office of the Insurance Ombudsman,	Lakshadweep,
2nd Floor, Pulinat Bldg.,	Mahe-a part of Pondicherry.
Opp. Cochin Shipyard, M. G. Road,	
Ernakulam - 682 015.	
Tel.: 0484 - 2358759 / 2359338	
Fax: 0484 - 2359336	
<a href="mailto:bimalokpal.ernakulam@ecoi.co.in">Email: bimalokpal.ernakulam@ecoi.co.in</a>	
<b>KOLKATA - Shri P. K. Rath</b>	West Bengal,
Office of the Insurance Ombudsman,	Sikkim,
Hindustan Bldg. Annexe, 4th Floor,	Andaman & Nicobar Islands.
4, C.R. Avenue,	
KOLKATA - 700 072.	
Tel.: 033 - 22124339 / 22124340	
Fax : 033 - 22124341	
<a href="mailto:bimalokpal.kolkata@ecoi.co.in">Email: bimalokpal.kolkata@ecoi.co.in</a>	
<b>LUCKNOW -Shri Justice Anil Kumar Srivastava</b>	Districts of Uttar Pradesh :

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Office of the Insurance Ombudsman,	
6th Floor, Jeevan Bhawan, Phase-II,	
Nawal Kishore Road, Hazratganj,	
Lucknow - 226 001.	
Tel.: 0522 - 2231330 / 2231331	
Fax: 0522 - 2231310	
<a href="mailto:bimalokpal.lucknow@ecoi.co.in">Email: bimalokpal.lucknow@ecoi.co.in</a>	
<b>MUMBAI - Shri Milind A. Kharat</b>	Goa,
Office of the Insurance Ombudsman,	Mumbai Metropolitan Region
3rd Floor, Jeevan Seva Annexe,	excluding Navi Mumbai & Thane.
S. V. Road, Santacruz (W),	
Mumbai - 400 054.	
Tel.: 022 - 26106552 / 26106960	
Fax: 022 - 26106052	
<a href="mailto:bimalokpal.mumbai@ecoi.co.in">Email: bimalokpal.mumbai@ecoi.co.in</a>	
<b>NOIDA - Shri Chandra Shekhar Prasad</b>	State of Uttaranchal and the following Districts of Uttar Pradesh:
	Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Office of the Insurance Ombudsman,	
Bhagwan Sahai Palace	
4th Floor, Main Road,	
Naya Bans, Sector 15,	
Distt: Gautam Buddh Nagar,	
U.P.-201301.	
Tel.: 0120-2514250 / 2514252 / 2514253	
<a href="mailto:bimalokpal.noida@ecoi.co.in">Email: bimalokpal.noida@ecoi.co.in</a>	
<b>PATNA - Shri N. K. Singh</b>	Bihar,
Office of the Insurance Ombudsman,	Jharkhand.
1st Floor, Kalpana Arcade Building,,	

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<a href="mailto:bimalokpal.patna@ecoi.co.in">Email: bimalokpal.patna@ecoi.co.in</a>	
<b>PUNE - Shri Vinay Sah</b>	Maharashtra,
Office of the Insurance Ombudsman,	Area of Navi Mumbai and Thane
Jeevan Darshan Bldg., 3rd Floor,	excluding Mumbai Metropolitan Region.
C.T.S. No.s. 195 to 198,	
N.C. Kelkar Road, Narayan Peth,	
Pune – 411 030.	
Tel.: 020-41312555	
<a href="mailto:bimalokpal.pune@ecoi.co.in">Email: bimalokpal.pune@ecoi.co.in</a>	

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