HDFC ERGO General Insurance Company Limited

Prospectus
Standalone Motor Own Damage Cover- Private Cars

Standalone Motor Own Damage Cover- Private Cars
UIN: IRDAN125RP0001V02201920

Your vehicle is one of your most prized possessions. With HDFC ERGO's Motor Insurance, your vehicle is protected against any unforeseen circumstances. The HDFC ERGO provides the standalone motor own damage cover for your private car, in respect of accidental loss or damage occurring during the period of insurance.

INTRODUCTION

- Protection to the insured against loss or damage to the insured vehicle due to named perils.
- No Claim Bonus awarded only at the renewal of a policy.
- Fair and transparent claim settlement.

ELIGIBILITY

The product will be offered to the private car owners.

POLICY TENURE

This product is offered for upto 3 years

SUM INSURED

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each policy period for the insured vehicle.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV (% applied on vehicle ex-showroom price)
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%
Exceeding 5 years but not exceeding 6 years	60%
Exceeding 6 years but not exceeding 7 years	65%
Exceeding 7 years but not exceeding 8 years	70%
Exceeding 8 years but not exceeding 9 years	75%
Exceeding 9 years but not exceeding 10 years	80%
Exceeding 10 years but not exceeding age permitted by RTA	85%

WHAT IS COVERED

Section 1: Loss or Damage to the Vehicle Insured caused by

i. by fire explosion self-ignition or lightning;
ii. by burglary housebreaking or theft;
iii. by riot and strike;
iv. by earthquake (fire and shock damage);
v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;

vi. by accidental external means;
vii. by malicious act;
viii. by terrorist activity;
ix. whilst in transit by road rail inland- waterway lift elevator or air;
x. by landslide rockslide

ADD ON COVERS

Sr. No.	Add On Name	UIN
1.	No Claim Bonus Protection	IRDAN125RP0001V02201920/A0003V01201920
2.	Zero Depreciation Claim	IRDAN125RP0001V02201920/A0014V01201920
3.	Emergency Assistance Cover	IRDAN125RP0001V02201920/A0013V01201920
4.	EMI Protector	IRDAN125RP0001V02201920/A0012V01201920
5.	Loss of Use – Downtime Protection	IRDAN125RP0001V02201920/A0009V01201920
6.	Higher Protection and Removal Costs	IRDAN125RP0001V02201920/A0008V01201920
7.	Cost of Consumable Items	IRDAN125RP0001V02201920/A0007V01201920
8.	Engine and Gear box Protector	IRDAN125RP0001V02201920/A0006V01201920
9.	Voluntary Deductible	IRDAN125RP0001V02201920/A0005V01201920
10.	Multi Vehicle Discount	IRDAN125RP0001V02201920/A0004V01201920
11.	Loss of Personal Belongings	IRDAN125RP0001V02201920/A0025V01202122
12.	Tyre Secure	IRDAN125RP0001V02201920/A0001V01202223
13.	Pay As You Drive - Kilometer Benefit	IRDAN125RP0001V02201920/A0032V01202223
14.	Battery, Charger and Accessories Cover	IRDAN125RP0001V02201920/A0030V01202324
15.	Electric Motor Cover	IRDAN125RP0001V02201920/A0031V01202324
16.	Zero Depreciation Claim for Battery, Charger and Accessories Cover	IRDAN125RP0001V02201920/A0040V01202324
17.	EMI Protector Plus	IRDAN125RP0001V02201920/A0004V01202324
18.	Return to Invoice	IRDAN125RP0001V02201920/A0010V02202324
19.	Enhanced Roadside Assistance Cover	IRDAN125RP0001V02201920/A0075V01202526
20.	Pay As You Drive- Mileage Based	IRDAN125RP0001V02201920/A0080V01202526
21.	Emergency Medical Expenses	IRDAN125RP0001V02201920/A0083V01202526

ADD ON COVERS:

1. LOSS OF USE - DOWN TIME PROTECTION

The add on aims to indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the cost of alternate means of transport for Private Vehicles up to Rs. 500/- per day, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.

The Coverage is further limited for* the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

*The facility under this clause is limited for number of days till the insured vehicle is repaired or replaced or up to 5 days for partial loss or up to 15 days for total loss whichever earlier.
Subject otherwise to the terms conditions limitations and exceptions of this Policy.

2. MULTI VEHICLE DISCOUNT

This add on provides that a discount on own damage premium may be provided to insured owning multiple vehicles, this discount will be applicable from the second vehicle onwards and is available up to 20% over the own damage premium excluding premium for any add on cover. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In-case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

3. VOLUNTARY DEDUCTIBLE

If the insured opts for a voluntary deductible the add on provides a discount in own damage premium as per the below table:

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 2500	20% on the OD premium of the vehicle
Rs. 5000	25% on the OD premium of the vehicle
Rs. 7500	30% on the OD premium of the vehicle
Rs. 15000	35% on the OD premium of the vehicle
Rs. 20000	40% on the OD premium of the vehicle
Rs. 25000	45% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

4. EMERGENCY ASSISTANCE

In the event of the Insured vehicle being disabled/immobilized the Insurer would provide the below mentioned services:

a) Minor repairs on accident spot
b) Towing assistance for accident and breakdown
c) Flat tyre repair
d) Emergency fuel delivery
e) Vehicle key service
f) Alternate travel arrangement
g) Accommodation arrangement
h) Ambulance referral
i) Medical evacuation

j) Legal services assistance
k) Battery jump start service.
l) Vehicle repatriation service.
m) Continuation/Return journey.
n) Translator service.

5. NO CLAIM BONUS PROTECTION

This add on provides protection to existing No claim bonus available to customer. It provides that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under own damage section of this Policy specified below;

a) Loss/Accidental damage to only Windshield Glass by External Object
b) Loss/Damage to Parked Vehicle due to accidental external means
c) Loss/Damage to a Parked Vehicle due to flood/earthquake/ AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during each policy year.

6. EMI PROTECTOR

In the event of the vehicle insured is kept in garage for accidental repairs for more than ____* days, Insurer will pay _____ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special Conditions:

a) Hypothecation/Lease clause is endorsed in the policy schedule.
b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
d) Benefit available only once during each policy year
e) Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions:

a) If spare parts are not available then those number of days would not be accounted for.
b) This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)
c) *30 days in case of one Equated Monthly Instalment Amount (EMI)
d) *60 days in case of two Equated Monthly Installment Amount (EMI)
e) *90 days in case of three Equated Monthly Installment Amount (EMI)

7. RETURN TO INVOICE

In the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers excludes the following-

a. In case of theft stolen vehicle is recovered within 90 days of theft.
b. Final investigation report in case of theft claim is not issued by police authorities.

8. COST OF CONSUMABLE ITEMS

This add on extends the coverage in own damage section to cover expenses incurred by the Insured towards Consumable Items

For the purpose of this covert, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

9. ENGINE & GEAR BOX PROTECTOR

With this add on cover the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of :Water ingression, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

Specific Conditions:

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingression.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

Your Obligations:

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Contact us to arrange for spot survey. The vehicle should not to be shifted till the survey is done.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingression, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.

3. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

10. HIGHER PROTECTION AND REMOVAL COSTS

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided in the policy wordings) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

Private Car - Up to ` 15000/-

11. LOSS OF PERSONAL BELONGINGS

Loss of Personal Belonging aims to provide the cover to indemnify the cost of damage or theft of the personal belonging in the vehicle if the risk event is admissible for Claim under Own Damage Section of the Policy. Any damage to personal belonging happening due to the risk event which falls under exclusion under Own Damage section stands excluded.

Personal Belongings would mean Clothes, Bags, Shoes, Golf Kit, Mobile, Tablets, Laptops, Driving License and Registration Certificate.

12. TYRE SECURE

The add on aims to cover the replacement expenses as may be necessitated, arising out of accidental loss or damage to tyres and tubes only, with or without any damage to the insured vehicle, resulting into burst, bulge, cut, puncture, or damage.

in the event of accidental loss and/damage of tyres and tubes only, the exclusion applicable under Section 1 (Own Damage) of Base policy which reads as below would stand deleted.

"The Company shall not be liable to make any payment in respect of-

Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement."

Both New & Old Tyre are covered under the scope of cover of this add on cover.

13. ZERO DEPRECIATION CLAIM

The add on aims to cover the cost of depreciation that is applicable under own damage cover. In the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion: This cover excludes tyres. Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

14. EMI PROTECTOR PLUS

The EMI Protector Plus cover pays up to 3 Equated Monthly Instalment Amount as per the policy schedule if the insured vehicle is kept in an authorized garage for a given number of days in case of accidental repairs as per the option selected.

You have the option to choose from 2 options for 'EMI payment' which is the maximum payable amount at the time of claim during the policy tenure ¬

- 50% of one EMI - If the insured vehicle is kept in garage for accidental repairs for more than 6 days
- Make your Own Plan - If the vehicle is kept in garage for accidental repairs, we will pay up to 3 EMI's as per the following table:

Sr. No.	Time Stamp	Payable
A.	After *___Days	1 EMI

B.	After 30 Days of "A"	2nd EMI
C.	After 60 Days of "A"	3rd EMI

*number of days mentioned in the policy schedule.

15. PAY AS YOU DRIVE – KILOMETER BENEFIT

This is a free of cost cover which rewards on driving less at the end of the policy tenure. Based on the actual usage of the Insured vehicle during the policy period, the insured can claim a % of the basic own damage premium paid during the policy period as benefit under this add-on cover. The payment of will be as per KM slab table mentioned in the Policy Schedule.

16. BATTERY, CHARGER AND ACCESSORIES COVER

On the payment of additional premium, the Company agrees to indemnify the Insured for the loss or damage to his/her Battery including Detachable Battery., Wall Box Charger, Standalone charger and charging accessories caused by perils insured under Own Damage section of the policy and from electrical and mechanical breakdown subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The maximum liability of the Company to indemnify the Insured shall be limited to the Sum Insured specified in the Policy Schedule against this cover.

Exclusions:

i. Any loss or damage that results from neglect of the periodic maintenance as specified by manufacturer or carried out at dealer/service center not authorized by the manufacturer.
ii. Any loss or damage that results from manufacturing defects or operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer.
iii. Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacturer specification /configurations.
iv. Inconsequential aspects such as noises, vibrations, heating that could not lead to dismal function or performance
v. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
vi. Any Public and / or third party liability for bodily injury and/ or death and / or property damage arising out of detachable battery, wall mounted or standalone charger and/or charging accessories
vii. Any loss or damage if the charging station or accessories is used for charging any device other than the Insured Vehicle.
viii. Where charging accessories are used for commercial or Hire or Reward purpose.
ix. Any loss or damage to detachable battery arising out of the use other than the Insured Vehicle.
x. Any loss or damage due to normal wear and tear, improper usage or fitment of battery, charger or related accessories.
xi. Any loss or damage due to power outages, surges or dips, or any improper voltage or current supplied.

Special Condition:

Battery, charger and accessories should be compliant with the safety standard norms issued by Government of India.

17. ELECTRIC MOTOR COVER

On the payment of additional premium, the Company agrees to indemnify the Insured for loss or damage to the propulsion motor and/or its related Internal child parts of the Insured vehicle arising out of Water ingression and / or leakage of any oil or grease subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

The Company will indemnify for the following:

- Repair/replacement of propulsion motor and related Internal child parts.
- Labour cost incurred to overhaul the damaged propulsion motor
- Other machining charges as prescribed by the manufacturer.

Customer Obligations:

1. Customer to follow all precautionary measures for a vehicle that is stopped or parked in a water-logged area for a considerable amount of time.

Specific Exclusions:

i. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.

ii. Any consequential loss arising out of the loss or damage specified under this cover.

18. ZERO DEPRECIATION CLAIM FOR BATTERY, CHARGER AND ACCESSORIES COVER

The Company agrees to indemnify the Insured the amount of depreciation deducted on replacement of battery including detachable battery, charger or accessories or any of its damaged part/s under any partial own damage claim admissible under the Policy subject otherwise to the terms, exceptions, deductibles, conditions and limitations of the Policy.

19. ENHANCED ROADSIDE ASSISTANCE COVER

This add on cover offers various services that includes:

a) Emergency Towing Assistance (Break-down)
b) Towing on Accident
c) On Site Minor Repairs
d) Battery Drain
e) Tyre problem / change
f) Vehicle Extraction
g) Fuel Delivery (up to 5 Litres)
h) Chauffer on Demand
i) Ambulance service

Note: Please go through add on policy wording for more details.

20. PAY AS YOU DRIVE – MILEAGE BASED

This add on provides upfront discount on the premium for own damage cover based on the mileage limit opted by you at the inception of policy which will be applicable for each policy year.

In a long term policy where policy duration is not in fully completed years, for partial year duration, Kilometers will be calculated on pro-rata basis (mileage opted/ 365)*number of days.

You must declare the actual Odometer reading (in KM) of the Insured Vehicle.

Mileage Slabs

Below is the Mileage Slabs to be opted by You:

- 0 – 2500 km
- 2501 – 5000 km
- 5001 – 7500 km
- 7501 – 10000 km
- 10001 – 15000 km

Grace Km's

While it is recommended to top up the mileage before expiry, there are Grace Km's that are available after exhaustion of mileage limit opted by you, You must top up the mileage within this grace period to avoid discontinuation of own damage coverage under the policy. Grace Km's are mentioned in your policy schedule and available only once per policy year or part thereof.

Top Up Km's

You must top up if your chosen mileage is about to exhaust. The Top up can be done in multiple of 1000 kms.

It is advisable to top up for a mileage that lasts up to the expiry of policy year to avoid discontinuation of cover.

Unused Mileage

Any unused limit in the Available Mileage shall be carried forward to the next Policy Period upon claim free renewal.

Computation of Km's for cancellations:

For cancellation of policy, the refund will be made for remaining Km's on pro rata basis.

However, carry forwarded km's if any shall not be considered for refund calculation.

There shall be no refund for unused kilometer under the following circumstances:

a. A claim is reported under the policy and you opted for cancellation.

b. Sale of the Insured Vehicle

c. If you choose not to renew the policy with this add on cover or you choose not to renew the policy with us all unused kilometers will expire at the end of policy tenure.

NOTE: For more details, please refer policy wordings.

21. EMERGENCY MEDICAL EXPENSES

This addon will indemnify the Insured to pay reasonable medical charges incurred by the insured and/or occupants for treatment of any bodily injury arising out of an accident in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured up to Sum Insured mentioned in policy schedule. The company will pay for hospitalization, day care and OPD treatment in any hospital, clinic and/or nursing home.

Special condition: An excess of ₹5000/- will be applicable for each claim under Emergency medical Expenses.

In addition to this the company will also pay for –

a. Medical Assistance Cover -Company shall upon the request of insured provide, in any area through the network of the service provider share the contact details of ambulance provider/medical practitioner with the Insured.

b. Ambulance charges: The company will reimburse ambulance charges up to 5% of sum insured, Maximum up to 20,000.

c. Supporting devices: We will reimburse the cost of supporting devices including but not limited to wheelchair, crutches and artificial limbs which become necessary after the accident. We will pay up to 10% of sum insured maximum up to 20,000.

d. Daily Cash Benefit - In event of insured and/or passenger(s) suffering from an accidental injury involving the insured vehicle leading to hospitalization, the company will pay a fixed daily amount as mentioned in policy schedule against this cover subject to applicable Time Excess.

Special condition:

1. The cover is available only for insured/or occupants' whilst mounting and dismounting from or traveling in the Insured Vehicle, maximum up to the registered seating capacity.
2. The sum insured is on reducing basis and cannot be reinstated ie. the sum insured shall get reduced to the extent of claim amount paid. The sum insured mentioned in the policy schedule/certificate of insurance is the maximum aggregate liability payable for all occupants except for daily cash benefit where the daily cash amount is applicable for each occupant individually.
3. There should be an admissible own damage claim to initiate a claim under this cover.
4. Any claim related to an occupant shall be payable only with the approval of the Insured named in the Policy and will be paid directly to the injured occupant or his/her legal representative(s) whose receipt shall be a full discharge
5. Claim must be reported within 7 days from the date of the accident.
6. If the claim is reported after specified period, submission of a copy of intimation to local authority where accident has happened will be required.

Specific Exclusions-

1. intentional self- injury, suicide or attempted suicide, physical defect or infirmity or;
2. an accident happening whilst such person is under the influence of intoxicating liquor or drugs;
3. any expenses related a sickness, disease, or medical disorder not directly consequential to accident;
4. any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise;
5. any physiotherapy treatment;
6. any expense not supported by an original and valid bill/receipt and related prescription of the attending medical practitioner/Hospital/ Nursing Home;
7. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical council;
8. Any expense related to Injury suffered whilst engaged in adventurous sports;
9. Any claim arising out of, attributable to, or connected with any Pre-Existing Disease;
10. Any expenses if the treatment is started after 5 days from the date of accident.

GENERAL EXCLUSIONS APPLICABLE TO WHOLE POLICY

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical

area;

2. any claim arising out of any contractual liability;
3. a. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the "Limitations as to Use" or
   b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause
4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
   ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission
5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

NO CLAIM BONUS

An insured becomes entitled to No Claim Bonus only at the renewal of a policy after the expiry of the full duration policy.

Applicable NCB slab will be as specified in the Policy Schedule.

CONDITION OF AVERAGE/ UNDERINSURANCE

Not applicable

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CANCELLATION AND REFUND

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

In case of No claim: The Company shall refund proportionate premium for the unexpired policy period.

In case of claim: No refund shall be made for the year in which claim is made. The Company shall refund proportionate premium for the unexpired policy years.

CLAIM PROCESS

A) CLAIMS INTIMATION

In the event of loss due to an insured event the insurance company must be informed immediately.

Our contact details are as follows: -

Contact us at: 022-6234-6234/ 022 6158 2020

B) SURVEY OF LOSS

1. Surveyor is assigned on immediate basis and in any case within 24 hours of the receipt of intimation from the insured.
2. The Claim details are intimated to surveyor. All the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor are sent to the insured by letter, email or any other electronic form immediately after the appointment of the surveyor.
3. The Surveyor will co-ordinate with the Insured and if the vehicle is already in the workshop, surveyor will visit the workshop within 4 working hours of Intimation. Surveyor shall inform the insured of the essential documents and other requirements that the insured should submit in support of the claim. Where documents are available in public domain or with a public authority, the surveyor shall obtain them. a) Claim Form b) Registration Certificate c) Driving License d) Policy Copy e) Estimate of Repairs f) AML Documents (if required) g) Job Card Copy (in case of Add-on cover taken for loss of use).
4. The Surveyor assesses the loss based and shares an interim report with the Company within the shortest time but not later than 7days from the date of first appointment.
5. If the insured is unable to furnish all the particulars required by the surveyor or where the surveyor does not receive the full cooperation of the insured, the surveyor shall inform the Company about the delay they may result in the assessment of the claim. Insured shall be intimated about the delay by the Company or the surveyor.
6. The surveyor shall submit a report with within 15 days to the Company. In case of any exception in terms or circumstances or any difficulty associated with replacement/reinstatement, the surveyor can seek for an extension from the Company for submission of his report.
7. Once the final survey report is furnished with all required information/documents that are relevant and necessary for settlement of claim, the Company settle the claim.
8. In case, the claim is rejected, the Company shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.
9. Salvage/ Wreck: In case of partial loss, the insured will not be responsible for disposal of salvage. The insured shall be paid his/ her claim amount.
10. Surveyor based on the assessment and repair invoice provides the liability in system. On receipt of the survey report, as the case may be, an HDFC ERGO shall within a period of 7days offer a settlement of the claim to the insured.

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:

- Call Centre - 022 6158 2020 / 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

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.
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:

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

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:

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

Grievance may also be lodged at IRDAI Integrated Grievance Management system - https://bimabharosa.irdai.gov.in

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:

- 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

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

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)
Registered & Corporate Office- 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
Servicing Address: Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078
Website – www.hdfcergo.com
Contact us - 022 6158 2020/ 022 6234 6234
Email – care@hdfcergo.com

PROHIBITION OF REBATES (SECTION 41 OF INSURANCE ACT, 1938 AS AMENDED)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown

on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.