



TERRORISM SURAKSHA CLASSIC

INSURING CLAUSE

Subject to the exclusions, limits and conditions hereinafter contained, this Contract insures the Property Insured specified in the Risk Details against physical loss or physical damage by an Act or series of Acts of Terrorism and/or Sabotage, as herein defined, occurring during the period of this Contract as stated in the Risk Details attaching to and forming part hereof, (hereinafter referred to as the "Risk Details").

For the purpose of this Contract, an Act of Terrorism, means an act, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

For the purpose of this Contract, an Act of Sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

LOSSES EXCLUDED

This Contract DOES NOT INSURE AGAINST:-

1. Loss or damage arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. Loss or damage occasioned directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any Government or public authority.
3. Loss by seizure, legal or illegal occupation unless physical loss or damage is caused directly by an Act of Terrorism and/or an Act of Sabotage.
4. Loss or damage caused by confiscation, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority which deprives
5. the Insured of the use or value of the Property Insured, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016).CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West). MUMBAI – 400078. Tel.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com.IRDAI Reg No. 146.



6. Loss or damage directly or indirectly arising from or in consequence of the discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
7. Loss or damage by chemical or biological release or exposure of any kind.
8. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon.

Notwithstanding the above, this Contract will respond to loss or damage by attacks arising from the use of a mobile telephone, remote control or radio controlled device, or any other electronic device or system or such like, in the launch and/or guidance system and/or firing mechanism and/or detonation of any explosive, bomb, weapon or missile, subject always to the terms and conditions of this Contract.

9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, riots or civil commotion.
10. Loss of use, loss of income, delay or loss of markets, depreciation or any indirect loss or damage except as specifically provided under any time element coverage endorsement attaching to this Contract. However, if physical damage caused by fire, explosion or flood results directly from an Act or series of Acts of Terrorism and/or Sabotage, then such resulting damage is insured under this contract.
11. Loss or damage caused by cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications of any type or service.
12. Loss or increased cost as a result of threat or hoax.
13. Loss or damage caused by or arising out of burglary, house-breaking, theft or larceny or caused by any person taking part therein.

PROPERTY EXCLUDED

THIS CONTRACT DOES NOT COVER: -

1. Land or Land Values.
2. Power Transmission or feeder lines outside of the Insured's premises unless such transmission or feeder lines have been declared to and agreed by Insurers.
3. Aircraft or any other aerial device, or watercraft.

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4. Any land conveyance, including vehicles, locomotives or rolling stock, unless such land conveyance is declared hereon and solely whilst located at the property insured herein at the time of its damage.
5. Animals, plants and living things of all types.
6. Exported property after such property is loaded on board an aircraft or watercraft for shipment or after aviation or marine insurance attaches, whichever occurs first; nor imported property prior to its discharge from an aircraft or watercraft or until the aviation or marine insurance terminates, whichever occurs last.

COVERAGE EXTENSION

DEMOLITION AND INCREASED COST OF CONSTRUCTION:

1. This Contract covers the reasonable and necessary costs incurred, described in Item 3 below, to satisfy the minimum requirements of the enforcement of any law or ordinance regulating the demolition, construction, repair, replacement or use of buildings or structures at an Insured Location, provided:
 - a. Such law or ordinance is in force on the date of physical loss or damage insured under this Contract; and
 - b. Its enforcement is a direct result of such physical loss or damage insured under this Contract; and
 - c. Provided such property is repaired or replaced within two years from date of loss.
2. This Additional Coverage does not cover any loss due to any law or ordinance with which the Insured should have complied before the loss.
3. This Additional Coverage, as respects the property insured in Item 1 above, covers:
 - a. The cost to repair or rebuild the physically damaged portion of such property with materials and in a manner to satisfy such law or ordinance; and
 - b. The cost:
 - (i) to demolish the physically undamaged portion of such property insured; and
 - (ii) to rebuild it with materials and in a manner to satisfy such law or ordinance; to the extent that such costs result when the total demolition of the physically damaged insured property is required to satisfy such law or ordinance.
4. This Additional Coverage excludes any costs incurred as a direct or indirect result of enforcement of any laws or ordinances regulating any form of contamination including but not limited to the presence of pollution or hazardous material.

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5. The Insurers maximum liability for this Additional Coverage is included within the Sum Insured and Insurers liability will not exceed the actual cost incurred in demolishing the physically undamaged portion of the property insured in Item 1 above plus the lesser of:
- a. The reasonable and necessary cost incurred, excluding the cost of land, in rebuilding on another site; or
 - b. The cost of rebuilding on the same site.

ONUS OF PROOF

In any claim and/or action, suit or proceeding to enforce a claim for loss under this Contract, the burden of proving that the loss is recoverable under this Contract and that no limitation or exclusion of this Contract applies and the quantum of loss shall fall upon the Insured.

OTHER INSURANCE

This Contract shall be excess of any other insurance available to the Insured covering a loss covered hereunder except such other insurance which is written specifically as excess insurance over this insurance. When this insurance is written specifically in excess of other insurance covering the peril insured hereunder, this insurance shall not apply until such time as the amount of the underlying insurance, (whether collectible or not), has been exhausted by loss and damage covered by this insurance in excess of the deductible with respect to each and every covered loss.

LOCATIONS INSURED

This Contract insures the Property Insured whilst located at the insured locations described in the Risk Details.

SUM INSURED

The Insurers hereon shall not be liable for more than the Sum Insured stated in the Risk Details in respect of each Occurrence and in the aggregate.

DEDUCTIBLE

Each Occurrence shall be adjusted separately and from the amount of each such adjusted loss the sum stated in the Risk Details shall be deducted.

OCCURRENCE

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The term "Occurrence" shall mean any one loss and/or series of losses arising out of and directly occasioned by one Act or series of Acts of Terrorism and/or Sabotage for the same purpose or cause. The duration and extent of any one "Occurrence" shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same Act or series of Acts of Terrorism and/or Sabotage. However no such period of 72 consecutive hours may extend beyond the expiration of this Contract unless the Insured shall first sustain direct physical loss or damage by an Act or series of Acts of Terrorism and/or Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Contract.

DEBRIS REMOVAL

This Contract also covers, within the sum insured, expenses incurred in the removal of debris of property covered hereunder which may be directly destroyed or damaged by an Act or series of Acts of Terrorism and/or Sabotage.

The cost of removal of debris shall not be considered in determination of the valuation of the property covered.

PROFESSIONAL FEES

This Contract includes, within the Sum Insured, Architects', Surveyors', Consulting Engineers' or other professional fees necessarily incurred in the reinstatement of the Property Insured consequent upon its loss or damage but not for preparing any claim it being understood that the amount payable for such fees shall not exceed those authorised by the appropriate professional body.

LOSS ADJUSTMENT EXPENSES

This Contract includes expenses incurred by the Insured, and the Insured's representatives, for preparing and certifying details of a valid claim resulting from a loss caused by a Peril covered under this Contract but which shall in no event include any expenses in excess of _____, such amount to be included within the Sum Insured and not in addition thereto.

This coverage does not include the fees and costs of attorneys, public adjusters and loss appraisers.

CONDITIONS

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1. MULTIPLE INSUREDS POLICY LIMITS

- (a) The total liability of the Underwriters in the aggregate for any loss or losses sustained by any or all of the Insureds during the Policy Period shall not exceed the amount for which the Underwriters would be liable had such loss or losses been sustained by any one of the Insureds alone.
- (b) For the avoidance of doubt, the Sum Insured set out in the Risk Details applies to the aggregate of all claims by all Insureds hereunder, and Underwriters shall have no liability in excess of these limits whether insured losses are sustained during the Policy Period by all of the Insureds or any one or more of them.

2. DUE DILIGENCE

The Insured (or any agent, sub or co-contractor of the Insured) shall at all times and at his own expense use due diligence and do (and concur in doing and permit to be done) all things reasonably practicable (including but not limited to precautions to protect or remove the property and interests insured herein) to avoid or diminish any loss herein insured.

3. PROTECTION MAINTENANCE

It is agreed that any protection provided by the Insured for the safety of the insured property shall be maintained in good order throughout the currency of this Contract and shall be in use at all relevant times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Insurers without their consent.

4. VALUATION

It is understood that, in the event of loss or damage, settlement shall be based upon the cost of repairing, replacing or reinstating on the date of loss (whichever is the least) on the same site, or nearest available site (whichever incurs the least cost) with material of like kind and quality without deduction for depreciation, subject to the following provisions: -

- (a) The repairs, replacement or reinstatement (all hereinafter referred to as "replacement") must be executed with due diligence and dispatch;
- (b) Until replacement has been effected the amount of liability under this Contract in respect of loss shall be limited to the actual cash value at the time of loss;

The Insurers' liability for loss under this Contract including this Condition shall not exceed the smallest of the following amounts: -

- (i) The amount of the Contract applicable to the destroyed or damaged property;
- (ii) The replacement cost of the property or any part thereof identical with such property and intended for the same occupancy and use;

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- (iii) The amount actually and necessarily expended in replacing said property or any part thereof.

5. NOTIFICATION OF CLAIMS

The Insured, upon knowledge of any Occurrence likely to give rise to a claim hereunder, shall give written advice thereof to the Insurers via the Broker, named for that purpose in the Risk Details, who is to advise Insurers as soon as practicable but in no event later than 30 days of such knowledge of any occurrence.

6. PROOF OF LOSS

The Insured shall render a signed and sworn proof of loss within sixty (60) days after the Occurrence of a loss (unless such period be extended by the written agreement of Insurers) stating the time, place and cause of loss, the interest of the Insured and all others in the property, the sound value thereof and the amount of loss or damage thereto.

If Insurers have not received such proof of loss within two years of the expiry date of this Contract, they shall be discharged from all liability hereunder unless an extension has been specifically filed with Insurers.

7. SUBROGATION

If the Insurers become liable for any payment under this Contract in respect of loss or damage the Insurers shall be subrogated, to the extent of such payment, to all the rights and remedies of the Insured against any party in respect of such loss or damage and shall be entitled at their own expense to sue in the name of the Insured. The Insured shall give to the Insurers all such assistance in his power as the Insurers may require to secure their rights and remedies and, at Insurers' request shall execute all documents necessary to enable Insurers effectively to bring suit in the name of the Insured including the execution and delivery of the customary form of loan receipt.

8. SALVAGE AND RECOVERIES

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this Contract shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

9. FALSE OR FRAUDULENT CLAIMS

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Contract shall become void and all claim hereunder shall be forfeited.

10. MISREPRESENTATION

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If the Insured has concealed or misrepresented any material fact or circumstance relating to this Contract, this Contract shall become void.

11. ABANDONMENT

There shall be no abandonment to the Insurers of any property.

12. INSPECTION AND AUDIT

The Insurers shall be permitted but not obligated to inspect the Insured Property at any time. Neither the Insurers' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Insurers may examine and audit the Insured's books and records at any time during the Contract period and extensions thereof and within two years after the final termination of this Contract, as far as they relate to the subject matter of this Contract.

13. ASSIGNMENT

Assignment or transfer of this Contract shall not be valid except with the written consent of Insurers.

14. RIGHTS OF THIRD PARTIES EXCLUSION

This Contract is effected solely between the Insured and Insurers.

This Contract shall not confer any benefits on any third parties, including shareholders, and no such third party may enforce any term of this Contract.

This clause shall not affect the rights of the Insured.

15. CANCELLATION

Insured may cancel this Policy at any time by sending fifteen (15) days notice in writing to the Company or by returning the Policy and stating when thereafter cancellation is to take effect. In the event of such cancellation the company (underwriter) shall retain premium for the period that this Policy has been in force calculated on pro-rata basis, less any duties and taxes Company cannot recover. However, there will be no refund of premium if Insured has made a claim or entitled to make any claim under this Policy.

The company (underwriter) also reserves the right to cancel this Policy from inception immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non cooperation by or on behalf of the Insured. No refund of premium shall be allowed in such cases. Notice of cancellation will be mailed to the Insured at an address set forth in the Policy Schedule, and will indicate the date of termination. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

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16. LAW AND JURISDICTION

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to the law of the territory stated in the Risk Details under the heading Law and Jurisdiction.

Each party agrees subject to the provisions of the arbitration clause to submit to the jurisdiction of any court of competent jurisdiction within the territory stated in the Risk Details under the heading Law and Jurisdiction and to comply with all requirements necessary to give such court jurisdiction.

All matters arising hereunder shall be determined in accordance with the law and practice of such court.

17. ARBITRATION

All matters in difference between The Insured and The company (underwriter) (hereinafter referred to as the "parties") in relation to this Insurance, including its formation and validity, and whether arising during or after the period of this Insurance, shall be referred to an arbitration tribunal in the manner hereinafter set out. Unless the parties agree upon a single arbitrator within 30 days of one receiving a written request from the other for arbitration the claimant (the party requesting arbitration) shall appoint his arbitrator and give written notice thereof to the respondent. Within thirty days of receiving such notice the respondent shall appoint his arbitrator and give written notice thereof to the claimant, failing which the arbitrator shall be appointed in accordance with the provisions of the India Arbitration and Conciliation Act 1996. Should the arbitrators fail to agree, they shall within thirty days of such disagreement appoint an umpire to whom the matter in difference shall be referred. Should the arbitrators fail within such period to appoint an umpire, and then either of them or either of the parties may apply to the appointer for the appointment of the umpire. The arbitration tribunal shall have power to fix all procedural rules for the holding of the arbitration including discretionary power to make orders as to any matters which it may consider proper in the circumstances of this case with regard to pleadings, discovery, inspection of documents, examination of witnesses and any other matter whatsoever relating to the conduct of the arbitration and may receive and act upon such evidence whether oral or written strictly admissible or not as it shall in its discretion think fit.

All costs of the arbitration shall be at the discretion of the arbitration tribunal who may direct to and by whom and in what manner they shall be paid. The seat of arbitration shall be in Mumbai and the arbitration tribunal shall apply the laws of India.

The arbitration shall be in accordance of the Indian Arbitration and Conciliation Act 1996 as amended up to the date of such arbitration.

18. RENEWAL

The company (underwriter) shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The company (underwriter) reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh

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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 (underwriter), 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.

BUSINESS INTERRUPTION (GROSS PROFIT) EXTENSION

In consideration of the premium paid, and subject to the EXCLUSIONS, CONDITIONS AND LIMITATIONS of the Contract to which this Extension is attached, and also to the FOLLOWING ADDITIONAL CONDITIONS, AND EXCLUSIONS, this Contract is extended to cover loss resulting from necessary Interruption of Business, at the location insured under this Contract which suffers Direct Physical Loss or Damage caused by perils, as covered by the Contract to which this Extension is attached, to property insured by this Contract.

In the event of such direct physical loss or physical damage (hereinafter termed 'Damage'), Insurers shall be liable for the loss of Gross Profit due to:

(a) REDUCTION IN TURNOVER and (b) INCREASE IN COST OF WORKING and the amount payable as indemnity thereunder shall be:

- (i) In respect of Reduction in Turnover: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Turnover;
- (ii) In respect of Increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the Reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided;

less any sum saved during the Indemnity Period in respect of such of the charges and expenses as may cease or be reduced in consequence of the Damage.

DEDUCTIBLE

Each Occurrence shall be adjusted separately and from the amount of each such adjusted loss the amount specified in the Risk Details shall be deducted.

EXCLUSIONS

This Extension DOES NOT cover:

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1. increase in loss resulting from interference at the insured premises, by strikers or other persons, with rebuilding, repairing or replacing the property or with the resumption or continuation of operation.
2. increase in loss caused by the suspension, lapse, or cancellation of any lease, licence, contract, or order, unless such results directly from the insured interruption of business, and then Insurers shall be liable for only such loss as affects the Insured's gross profits during, and limited to, the Indemnity Period covered under this Extension.
3. loss of market or any other consequential loss except as specifically insured herein.

DEFINITIONS

GROSS PROFIT: The amount by which the sum of the amounts of the Turnover (net of discounts allowed) closing stock and closing work in progress shall exceed the sum of the amounts of the

Opening stock and opening work in progress;
Purchases (net of discounts received);
Packing, carriage and bad debts.

The words and expressions used in this definition shall have the meaning attached to them in the Insured's usual accounting methods, due provision being made for depreciation of stock and of work in progress.

TURNOVER: The money paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the Business at the Premises.

INDEMNITY PERIOD: The period beginning with the Occurrence of the Damage, and ending not later than the 12 months thereafter during which the results of the Business shall be affected in consequence of the Damage.

<p>RATE OF GROSS PROFIT: The rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the Damage</p>	<p>) to which such adjustments shall be made as) may be necessary to provide for the trend of) the Business and for variations in or special) circumstances affecting) the Business either before or after the) Damage or which would have affected the) Business had such Damage not occurred,) so that the figures thus adjusted shall) represent as nearly as may be reasonably) practicable the results which but for the) Damage would have been obtained during) the relative period after the Damage.</p>
<p>STANDARD TURNOVER: The Turnover during that period in the twelve months immediately before the date of the Damage which corresponds with the Indemnity Period</p>	

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MEMORANDA

1. If during the Indemnity Period goods shall be sold or services rendered elsewhere than at the Premises for the benefit of the Business either by the Insured or by others on their behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.
2. If any standing charges of the Business be not insured by this Insurance (having been deducted in arriving at the Gross Profit as defined herein) then in computing the amount recoverable hereunder as Increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the Gross Profit bears to the sum of the Gross Profit and the uninsured standing charges.
3. If the Business be conducted in departments, the independent trading results of which are ascertainable, the provisions of Clauses (i) and (ii) of this extension relating to this Item shall apply separately to each department affected by the Damage.

LIMITATIONS

Insurers shall not be liable for more than the smaller of either

- a) Any specified Business Interruption Sum Insured in the Risk Details

or

- b) The Sum Insured stated in the Risk Details, where such includes Business Interruption, if such is a Combined Limit

In respect of any one Occurrence regardless of the number of locations suffering an interruption of business as a result of any one Occurrence.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

CLAIMS PROCESS

Claim Intimation

In the event of loss of an insured event the insurance company must be informed through anyone of below means immediately-

1. Relationship officer / channel partner
2. Toll-free no : 1800 2 700 700
3. E-mail at care@hdfcergo.com

Our contact details are as follows:

HDFC ERGO General Insurance Co. Ltd.

**Corporate Claims Department
6th Floor, Leela Business Park,**

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Andheri Kurla Road, Andheri(E), Mumbai – 400059
Toll Free Helpline 1800 2 700 700

During Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details (viz. Loss Location, .Contact Details, Details of Loss / Accident, Rough estimates of Loss). Surveyor will be appointed within 24 hrs. Surveyor shall start the survey immediately unless there is a contingency that delays immediate survey, in any case within 48 hours of his appointment.

In general, primarily, the following basic documentations are required for taking the claim forward:

- Claim Intimation letter by the insured with respect to the claim or made against them by the third party or circumstances which would give rise to the claim (against the insured) as per the policy.
- Detailed description of the acts in chronological order which has resulted in the loss (details of the quantum of loss to be mentioned and the basis at which it is arrived) giving rise to a claim.
- First Information Report /charge sheet filed by the police
- Internal Investigation report, if any, from the Insured giving an Insight into the loss.
- Newspaper cutting where the incidence of terrorist attack has been reported
- Any other documents which would be construed as material information to the case.

Our Claim process:

- 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. Upto the satisfaction of the Company.
- Surveyor / Investigator may be appointed if required

The documents generally required for processing of claims are:

1. Policy/Underwriting documents.
2. Survey Report with Photographs wherever applicable
3. Claim Form, duly completed.
4. Log book / Asset register / Capitalized item list
5. Repair / Replacement invoices with receipt
6. All Applicable valid Certificates

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7. Production / Generation / Revenue data
8. Duly certified financial account statements
9. Any other relevant documents required based on type of loss
10. KYC documents are compulsory where settlement amount is over 1 lac

Apart from above Standard documents some other documents may be called for based on the nature of claim. Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

Surveyor shall within 7 days of the claim intimation, inform the insured / claimant of the essential documents. Surveyor shall, submit his final report to the Company within 30 days of final submission of documents by insured. On receipt of the final survey report or the additional survey report, Insurer with in a period of 30 days offer a settlement of the claim to the insured/claimant.

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 (Toll free helpline)
1800 2 700 700 (accessible from any Mobile and Landline within India)
1800 226 226 (accessible from any MTNL and BSNL Lines)
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Fax : 022 - 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) 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 Cell ,
HDFC ERGO General Insurance Company Ltd.
6th Floor, Leela Business Park,
Andheri Kurla Road,
Andheri, Mumbai – 400059

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Principal Grievance Officer of the company (underwriter) at the following address

To the Principal Grievance Officer
HDFC ERGO General Insurance Company Limited
6th floor, Leela Business Park.
Andheri Kurla Road,
Andheri (E), Mumbai – 400059
e-mail: principalgrievanceofficer@hdfcergo.com

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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
- Non-receipt of your insurance document

Names of Ombudsman and Addresses of Ombudsmen Centers	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu	AHMEDABAD. Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.: 079 - 27546150 / 27546139, Fax: 079 – 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
Karnataka	BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, JeevanSoudhaBuilding, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh, Chattisgarh	BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003 Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
Orissa.	BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	CHENNAI - ShriVirander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018 Tel.: 044 - 24333668 / 24335284, Fax: 044 – 24333664 Email: bimalokpal.chennai@gbic.co.in
Delhi,	DELHI - Smt. SandhyaBaliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 – 23230858 Email: bimalokpal.delhi@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI - Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 – 2732937 Email: bimalokpal.guwahati@gbic.co.in

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Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD - Shri. G. RajeswaraRao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
Rajasthan,	JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	ERNAKULAM - Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001 Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, 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.	NOIDA - Shri. Ajesh Kumar Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhand.	PATNA - Shri. Sadasiv Mishra Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006 Tel.: 0612-2680952. Email: bimalokpal.patna@gbic.co.in

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Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - Shri. A. K. Sahoo Office of the Insurance Ombudsman, JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 – 32341320 Email: bimalokpal.pune@gbic.co.in
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