

### HOME CREDIT ASSURE PACKAGE INSURANCE

#### INTRODUCTION

HDFC ERGO General Insurance Company Limited takes pleasure in offering this multi risk Package Insurance product to All Indian Nationals. This product is intended to provide varied personal insurance requirements of the Insured in respect of their personal belongings and properties (excluding land and buildings). It also protects the Individuals against any hardship faced financially due to untimely diagnosis of critical illness or accidental death/ disablement. Further in the event of death of the Insured person, not only does the family deal with emotional trauma but also has to deal with a lot of financial burdens which leaves them nowhere i.e. without any sustenance support so this product also takes care of supporting the Education of the Child. Long term coverage is provided to the insured upto 5 years.

The salient features of the product and price are briefly stated hereunder. For further details on definitions, coverage, exclusions and conditions, please refer to the Home Credit Assure Policy form..

The Policy Form is available on request. Please call us on our Toll Free Helpline 1800 226 226 or 1800 2 700 700 for further clarity on any related issue. Website: www.hdfcERGO.com

#### PRODUCT INFORMATION

#### ELIGIBILITY CRITERIA

This product may be obtained by any Indian Citizen who has taken a home loan and which is outstanding.

Age Limit - To be eligible to be covered under the Policy or get any benefits under the Policy, the Insured should have attained the age of at least 20 years and shall not have completed the age of 50 years on the date of commencement of the Policy Period as applicable.

#### SALIENT PRODUCT FEATURES

- Package Policy
- Hassle free Claims Process
- No medicals / health check up required
- Tax benefit under section 80D (Basis Critical Illness cover only)

#### 1. WHAT IS COVERED?

Covers accidental physical loss and/or damage caused to building & contents owned by and responsibility for which vests with the Insured family members due to:

**SECTION 1 - Fire, Allied Perils and Earthquake - Allied perils mean lightning, explosion, implosion, aircraft damage, riot, strike, malicious damage, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, impact damage, subsidence and landslide including rock slide, missile testing operations, leakage from Automatic Sprinkler Installations and bush fire.**

- Earthquake and Terrorism to be Included for this section
- Sum Insured can be less than or upto a maximum of loan Value Only

**SECTION 2 - Burglary, Housebreaking, and Theft (On 40% First loss Basis). - Basis of Sum Insured is 25% of Section 1 Sum Insured. Coverage provided is at first loss basis of 40%. Jewellery will be covered upto 20% of this sections sum insured only.**

- Earthquake and Terrorism to be Included for this section

**SECTION 3 - Major Medical Illness and Procedures which covers any illness, medical event or surgical procedure as specifically defined in the policy schedule whose first signs or symptoms arising after 90 days from the commencement of Period of Insurance. Under this section the following 9 diseases are covered.**

- Sum Insured can be less than or upto a maximum of loan Value Only

**Under Critical Illness the following 9 diseases only will be covered. The list and descriptions are as attached below:**

#### Cancer of specified severity:

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as pre-malignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- Any skin cancer other than invasive malignant melanoma
- All tumours of the prostate unless histologically classified as having a Gleason

score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.

- Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- Chronic lymphocytic leukaemia less than RAI stage 3
- Microcarcinoma of the bladder
- All tumours in the presence of HIV infection

#### Kidney Failure Requiring Regular Dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis must be confirmed by a specialist Medical Practitioner.

#### Multiple Sclerosis with persistent symptoms:

The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:

- Investigation including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple Sclerosis.
- There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of atleast 6 months.
- Well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with atleast two clinically documented episodes atleast 1 month apart.
- Other causes of neurological damage such as SLE and HIV are excluded

#### Major Organ/Bone Marrow Transplant:

The actual undergoing of transplant of:

- One of the following human organs: heart, lung, liver, pancreas, kidney, that resulted from irreversible end stage failure of the relevant organ or;
- Human bone marrow using haematopoietic stem cells. The undergoing of a transplant must be confirmed by a specialist Medical Practitioner

The following are excluded:

- Other Stem cell transplants
- Where only islets of langerhans are transplanted.

#### Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty are excluded.

#### Open Chest CABG:

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by coronary angiography and the realisation of the surgery has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

- Angioplasty and/or any other intra-arterial procedures
- Any key-hole or laser surgery

#### Stroke resulting in Permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intra-cranial vessel, haemorrhage and embolisation from an extracranial source. The Diagnosis has to be confirmed by a specialist Medical and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Vascular diseases affecting only the eye or optic nerve or vestibular functions

#### Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

#### First Heart Attack -of Specified Severity:

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The Diagnosis for this will be evidenced by all of the following criteria:

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- A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- new characteristic electrocardiogram changes
- elevation of infarction specific enzymes, Troponins or other biochemical markers

The following are excluded:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with only elevation of Troponin I or T
- Other acute Coronary Syndromes
- Any type of angina pectoris

#### SECTION 4 - Personal Accident:

- Sum Insured can be less than or upto a maximum of loan Value Only
- Death of the Insured person on account of an Accident
  - Permanent Total Disability (PTD) of the Insured person on account of an Accident which shall mean Injury sustained during the Policy Period which shall within twelve months of its occurrence be the sole and direct cause Permanent Total Disablement (as per the table in the Policy).
  - Dependent Child Education Benefit pays the education fees for the Insured Person's surviving Dependent Child up to the amount stated in the Schedule per year up to the number of years stated in the Schedule if an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss.

#### OPTIONS PAYABLE BASIS SUM INSURED AMOUNT-Dependent Child Education Benefit

LOAN AMOUNT		OPTION
FROM	TO	
1	500,000	NIL
500,001	1,000,000	1
1,000,001	2,000,000	2
2,000,001	3,000,000	3
3,000,001	4,000,000	4
4,000,001	5,000,000	5
5,000,001	30,000,000	6

#### Dependent Child Education Benefit - Plan Options

No. of Children	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
(Maximum Sum Insured Per Child) (Rs.)						
One	25,000	50,000	100,000	150,000	200,000	250,000
Two	50,000	100,000	200,000	300,000	400,000	500,000

**SECTION 5 - Loss of Employment of Insured person means termination from employment of the Insured by the employer during the Policy Period as per the employers rules/regulations or executed/implemented by the employer in compliance of any laws for the time being in force or any directives by any Public Authority.**

**This section provides cover of upto 3 EMI's only.**

**(Definitions) - Pls refer to the Policy wordings attached for all definitions**

#### 2. WHAT IS NOT COVERED

There are several risks which are either uninsurable or are specifically excluded from the scope of cover. The following is an illustrative non exhaustive list of some of the types of risks and items which will not be covered:

#### HOME INSURANCE

- Wear and tear, deterioration.
- Loss or Damage due to faulty workmanship, defective design or material, atmospheric or climatic conditions, intentional acts or gross negligence.
- Loss or damage to cash and money in any form, drawings, plans, manuscripts, items of historic or artistic or antique value, perishables, consumables, contact lenses, dentures.
- Consequential or indirect loss or damage and contractual liability.
- Loss or damage to contents located inside the insured Home while the insured Home remains unoccupied for 30 or more consecutive days.
- Jewellery in Excess of 20% of the total burglary Sum Insured, unless declared specifically and endorsed upon payment of additional premium as applicable within the first 20 days of receipt of the policy document.
- The Policy does not cover any damages occurring to Insured premises located 500 feet before sea / ocean.
- Residential properties used for Commercial purposes.

#### GENERAL EXCLUSIONS

- War and Nuclear Risks.
- Chemical or biological terrorism.
- The Policy does not cover any other contingencies or benefits except as stated above under the Product Features.
- The Policy does not cover General Exclusions applicable to the entire Policy which may be referred to in the Policy wording.

#### PERSONAL ACCIDENT AND CRITICAL ILLNESS

- Any Person learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airline anywhere in the world.
- Treatment relating to birth defects, any congenital illnesses, any Pre-Existing Illness - Any Insured Event arising on account of or in connection with any Pre-Existing Illness.
- Payment of compensation in respect of death, injury or disablement of Insured (a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving /parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured untrained, unless specifically covered under the policy (b) directly or indirectly caused by venereal disease or insanity.
- Suicide or Intentional Injury leading to death or Permanent Total Disability is not covered.
- If the Insured is under influence of any Intoxicating drugs or alcohol before the incident.
- Pregnancy and Child birth related diseases are not covered.
- Aids and any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and/ or related to the HIV.

#### LOSS OF JOB

- Under the Loss of Job section - Unemployment at the time of inception of the Policy Period.
- Unemployment arising within the first 90 days of inception of the Policy Period.
- Self Employed personnel are not covered under loss of Job.
- Any unemployment due to resignation or voluntary retirement.
- Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.
- Any termination, dismissal, temporary suspension or retrenchment from employment of the Insured being attributed to any dishonesty or fraud or poor performance on the part of the Insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer.

#### 3. ELIGIBILITY CRITERIA

To be eligible to be covered under the Policy or get any benefits under the Policy, the Insured should have attained the age of at least 20 years and shall not have completed the age of 50 years on the date of commencement or renewal of the Policy Period as applicable to such Insured.

#### 4. COVERAGE PERIOD

- The single Policy Period is from 1 year upto a maximum policy period of five years only, thereafter which can be renewed by mutual consent.
- The Cover under the policy commences from the date of loan disbursement.
- The cover under this Policy, for the specific Insured, shall terminate in the event of a claim under any section of the policy in respect of that insured becoming admissible and accepted by the Company and only upon full sum insured being payable to the insured except under loss of job.
- If applicable and if payment has been made under the permanent disablement section, any amounts (s) paid under that section would be deducted from payment of a claim under any of the other sections.
- Critical Illness and Unemployment cover operates after a three month waiting period from inception of the policy.

Note: In case of any claim being admissible and payable upto the full sum insured, the policy will cease to exist. In case where only partial sum insured is paid under any of the sections then the policy will still exist on the balance sum insured

#### 5. EXTENT OF COVERAGE

- The Sum Insured (SI) as mentioned in the Policy Schedule is the maximum sum payable as a whole under the Policy during the Policy Period for all the Insured perils and Contingencies.



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Policy Period	5	5	5	5	5	5	5	5
Loan Period	9	10	11	12	13	14	15	16
Sum Insured - Declining Sum Insured								
Age								
20-25	2.028%	2.078%	2.116%	2.148%	2.176%	2.199%	2.219%	2.237%
26-30	2.078%	2.130%	2.171%	2.205%	2.233%	2.258%	2.278%	2.297%
31-35	2.326%	2.388%	2.436%	2.475%	2.509%	2.536%	2.561%	2.582%
36-40	2.746%	2.830%	2.899%	2.953%	3.001%	3.040%	3.074%	3.104%
41-45	4.331%	4.484%	4.609%	4.710%	4.796%	4.869%	4.931%	4.983%
Sum Insured - Principal Outstanding Basis								
46-50	8.171%	8.491%	8.748%	8.960%	9.138%	9.288%	9.418%	9.528%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	17	18	19	20	21	22	23	24
Sum Insured - Declining Sum Insured								
Age								
20-25	2.229%	2.242%	2.253%	2.262%	2.271%	2.280%	2.287%	2.294%
26-30	2.287%	2.300%	2.312%	2.323%	2.332%	2.341%	2.348%	2.354%
31-35	2.572%	2.588%	2.601%	2.613%	2.624%	2.635%	2.642%	2.651%
36-40	3.093%	3.116%	3.136%	3.152%	3.168%	3.181%	3.192%	3.204%
41-45	4.967%	5.005%	5.041%	5.073%	5.103%	5.127%	5.147%	5.167%
Sum Insured - Principal Outstanding Basis								
46-50	9.491%	9.575%	9.647%	9.711%	9.767%	9.820%	9.865%	9.906%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	17	18	19	20	21	22	23	24
Sum Insured - Declining Sum Insured								
Age								
20-25	2.251%	2.265%	2.276%	2.285%	2.294%	2.303%	2.310%	2.317%
26-30	2.310%	2.324%	2.335%	2.347%	2.356%	2.365%	2.372%	2.379%
31-35	2.600%	2.616%	2.630%	2.641%	2.652%	2.664%	2.671%	2.680%
36-40	3.129%	3.152%	3.172%	3.188%	3.204%	3.218%	3.229%	3.241%
41-45	5.031%	5.070%	5.106%	5.138%	5.166%	5.191%	5.214%	5.234%
Sum Insured - Principal Outstanding Basis								
46-50	9.625%	9.709%	9.783%	9.848%	9.904%	9.958%	10.003%	10.046%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	25	26	27	28	29	30		
Sum Insured - Declining Sum Insured								
Age								
20-25	2.298%	2.303%	2.307%	2.312%	2.316%	2.318%		
26-30	2.361%	2.366%	2.370%	2.375%	2.379%	2.381%		
31-35	2.658%	2.664%	2.669%	2.673%	2.678%	2.682%		
36-40	3.212%	3.221%	3.230%	3.237%	3.244%	3.251%		
41-45	5.183%	5.201%	5.214%	5.228%	5.239%	5.250%		
Sum Insured - Principal Outstanding Basis								
46-50	9.943%	9.976%	10.007%	10.032%	10.057%	10.079%		

Policy Period	5	5	5	5	5	5	5	5
Loan Period	25	26	27	28	29	30		
Sum Insured - Declining Sum Insured								
Age								
20-25	2.322%	2.326%	2.331%	2.335%	2.340%	2.342%		
26-30	2.386%	2.390%	2.395%	2.399%	2.404%	2.406%		
31-35	2.687%	2.693%	2.698%	2.703%	2.707%	2.712%		
36-40	3.250%	3.259%	3.268%	3.275%	3.282%	3.289%		
41-45	5.250%	5.268%	5.282%	5.296%	5.307%	5.319%		
Sum Insured - Principal Outstanding Basis								
46-50	10.083%	10.117%	10.148%	10.173%	10.199%	10.221%		

Home Credit Assure : Commercial Property

Policy Period	1	2	3	4	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8
Sum Insured - Fixed Loan Sanction Amount								
Age								
20-25	1.055%	1.429%	1.734%	2.073%	2.466%	2.466%	2.466%	2.466%
26-30	1.088%	1.523%	1.868%	2.234%	2.743%	2.743%	2.743%	2.743%
31-35	1.211%	1.739%	2.176%	2.629%	3.073%	3.073%	3.073%	3.073%
36-40	1.287%	1.955%	2.532%	3.180%	3.851%	3.851%	3.851%	3.851%
41-45	1.293%	2.892%	4.335%	5.919%	7.525%	7.525%	7.525%	7.525%
Sum Insured - Principal Outstanding Basis								
46-50	0.924%	2.035%	3.167%	4.351%	5.570%	6.554%	7.055%	7.773%

Home Credit Assure : Declining Sum Insured (ONLY for Self Employed)

Policy Period	1	2	3	4	5	5	5	5
Loan Period	1	2	3	4	5	6	7	8
Sum Insured - Declining Sum Insured								
Age								
20-25	0.337%	0.737%	1.054%	1.349%	1.613%	1.764%	1.869%	1.948%
26-30	0.351%	0.769%	1.101%	1.416%	1.703%	1.804%	1.914%	1.995%
31-35	0.377%	0.823%	1.182%	1.517%	1.822%	2.004%	2.132%	2.229%
36-40	0.386%	0.856%	1.258%	1.657%	2.040%	2.296%	2.476%	2.613%
41-45	0.532%	1.186%	1.795%	2.418%	3.044%	3.509%	3.841%	4.086%
Sum Insured - Principal Outstanding Basis								
46-50	0.904%	2.011%	3.128%	4.295%	5.498%	6.467%	6.960%	7.667%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	9	10	11	12	13	14	15	16
Sum Insured - Fixed Loan Sanction Amount								
Age								
20-25	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%
26-30	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%
31-35	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%
36-40	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%
41-45	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%
Sum Insured - Principal Outstanding Basis								
46-50	8.171%	8.491%	8.748%	8.960%	9.138%	9.288%	9.418%	9.528%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	9	10	11	12	13	14	15	16
Sum Insured - Declining Sum Insured								
Age								
20-25	2.008%	2.058%	2.096%	2.127%	2.154%	2.177%	2.197%	2.215%
26-30	2.058%	2.109%	2.150%	2.184%	2.211%	2.235%	2.256%	2.273%
31-35	2.303%	2.363%	2.411%	2.449%	2.482%	2.509%	2.534%	2.554%
36-40	2.716%	2.799%	2.867%	2.920%	2.968%	3.006%	3.040%	3.069%
41-45	4.277%	4.428%	4.551%	4.650%	4.736%	4.807%	4.868%	4.920%
Sum Insured - Principal Outstanding Basis								
46-50	8.060%	8.375%	8.628%	8.837%	9.013%	9.160%	9.288%	9.397%

Policy Period	5	5	5	5	5	5	5	5
Loan Period	17	18	19	20	21	22	23	24
Sum Insured - Fixed Loan Sanction Amount								
Age								
20-25	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%
26-30	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%
31-35	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%
36-40	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%
41-45	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%
Sum Insured - Principal Outstanding Basis								
46-50	9.625%	9.709%	9.783%	9.848%	9.904%	9.958%	10.003%	10.046%

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Policy Period	5	5	5	5	5	5
Loan Period	25	26	27	28	29	30
<b>Sum Insured - Fixed Loan Sanction Amount</b>						
Age						
<b>20-25</b>	2.466%	2.466%	2.466%	2.466%	2.466%	2.466%
<b>26-30</b>	2.743%	2.743%	2.743%	2.743%	2.743%	2.743%
<b>31-35</b>	3.073%	3.073%	3.073%	3.073%	3.073%	3.073%
<b>36-40</b>	3.851%	3.851%	3.851%	3.851%	3.851%	3.851%
<b>41-45</b>	7.525%	7.525%	7.525%	7.525%	7.525%	7.525%
<b>Sum Insured - Principal Outstanding Basis</b>						
<b>46-50</b>	10.083%	10.117%	10.148%	10.173%	10.199%	10.221%

#### Pricing Inclusive of Service Tax as applicable.

#### Example

Mr. Kumar a salaried home loan customer, aged 26 years takes a loan for 10 lacs, for a period of 10 years then the premium he would pay would be (Rs 27,430 i.e. 10 lacs multiplied by 2.743%). At renewal the customer is aged 31 years and would like to renew for another 5 years then the premium he would pay at renewal would be (Rs 32,180 i.e. 10 lacs multiplied by 3.218%).

#### Self Employed Customers are eligible for a 1.5% discount on the premium.

#### Loss of Job section will not be applicable to them.

#### Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/ medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured).

We will inform You about the applicable risk loading through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days.

Please note that We will issue Policy only after getting Your consent.

#### Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

#### CLAIMS

- Section 1 loss: Notice of loss is required as soon as practicable but no later than 14 days after discovery.
- Section 2 loss: Notice of loss is required as soon as practicable but no later than 48 hours after the loss event is triggered.
- For burglary, theft, arson, riot and strike, malicious damage, immediate notice of the crime should be given to the Police/Fire Brigade, as applicable.
- In the event of a fire, immediate notice shall be given to the Fire Brigade/Police, as applicable.
- On the happening of any loss event resulting in a claim under the Policy, the Insured shall take all possible steps to minimize the loss.
- The Insured must provide proof of loss with full particulars within 14 days after the date of the initial discovery.
- Proof of loss must include all relevant documents together with internal and external records of any kind, correspondence with carriers, other parties, legal documents, bills, cash memos, receipts or such other documents as HDFC ERGO General Insurance Company Limited deems necessary for handling the claim.
- Notice of claim shall be provided in writing to HDFC ERGO General Insurance Company Limited at its address as set forth in the policy or by email to the email address mentioned on the policy or by calling our call centre (Please consider if you would like to insert a clause stating that "All information recorded by the call centre shall be binding on the Insured"). Subsequently a claim form needs to be submitted by the Insured.
- Methodology for the valuation of property is provided for in the policy.
- For property losses under Sec.1 of the policy, a surveyor may be appointed to

- assess the loss.
- For claims under Medical Illness, death and PTD, the loan amount excluding the premium financed would be paid. While for Loss of Job claim 3 EMI's at actuals would be payable.
- In case of change in Rate of interest the actual EMI being charged by Bank / Financial Institution at the time of loss would be payable.
- In case of fixed plans where the loans are prepaid before the end of the policy period, the 3 EMIs in case of Loss of Job claims would be paid as per the original EMI schedule.

THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READS THE POLICY DOCUMENT COMPLETELY.

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale.