

Terms and conditions for SarvSuraksha Plus (Group) and Business Secure Sookshma Udyam for Business Card Holder of HDFC Bank

Offering is structured from Sarv Suraksha Plus (Group) and Business Secure Sookshma Udyam for Business Card Holder of HDFC Bank

Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Fire & burglary excluding theft(for Shops content)	5,00,000	10,00,000	20,00,000	50,00,000
Cash in Transit	25,000	50,000	1,00,000	2,50,000
Cash in Safe	25,000	50,000	1,00,000	2,50,000
EEl excl terrorism	50,000	1,00,000	2,00,000	2,50,000
Hospital Daily Cash : Accident and Illness for upto 30 days	1000	1500	2000	5000
Premium including GST	3,785	7,341	14,681	28,185

Terms ,conditons for Sarv Suraksha Plus (Group)

Product Name	Section	Sum Insured (Rs.)			
		Option 1	Option 2	Option 3	Option 4
Sarv Suraksha Plus (Group)	Hospital Cash: Accident Only				
	Amount Payable per Day	1,000	1,500	2,000	5,000
	Number of Days	30 Days	30 Days	30 Days	30 Days
	Deductible	Nil	Nil	Nil	Nil
Sarv Suraksha Plus (Group)	Hospital Cash: Illness Only				
	Amount Payable per Day	1,000	1,500	2,000	5,000
	Number of Days	30 Days	30 Days	30 Days	30 Days
	Deductible	Nil	Nil	Nil	Nil

Special Conditions:

1. Policy Period : 1 year
2. Age Bracket- 18-55 Years
3. Policy Type : Individual (Primary cardholder only)
4. Waiting Period for Hospital Cash:
 - i. General: 30 Days
 - ii. Specific Illness and Treatment: 24 Months
 - iii. Pre-existing Diseases: 48 Months
5. Rest all other Terms and Conditions as per the respective product policy wordings.

Medical declaration

Medical History

I agree that I am **not** suffering any pre-existing disease AND/OR Diabetes, Hypertension, Thyroid Disorder, Nervous disorder, fits, mental condition, Heart & Circulatory disorders, Respiratory disorder, Disorders of the stomach including intestine, Kidney including kidney stones, Prostate disorder, Disorder of Spine and Joints, Tumours or Cancer, ever reported positive for Hepatitis B, HIV / AIDS or other sexually transmitted disease or is pregnant at the time of application. Also I have never been under any continuous medication for treatment for any illness (Excluding vitamins, supplements) or under treatment for any illness

Terms ,conditons for Business Secure Sookshma Udyam

1.Cover - Fire (as per Business Secure Sookshma Udyam) & burglary excluding theft (for Shops)

Details - Cover your shop content including stocks against loss or damage due to fire, lightning explosion/implosion, aircraft damage, riot strike, and malicious damage, storm cyclone typhoon tempest hurricane tornado flood and inundation, impact damage, subsidence and landslide including rockslide, bursting and/or overflowing of water tanks apparatus and pipes, missile testing operations, leakage from automatic sprinkler installations, bush/forest fire, terrorism and earthquake

2. Cover - Money In Safe

Details - Cover loss of money whilst contained in a locked safe or cash box within the insured premises due to burglary and housebreaking & cover loss of money whilst contained in a locked safe or cash box within the insured premises due to burglary

3. Cover - Money In Transit (excl Theft)

Details - Cover loss of money in transit between the business premises and bank, home and bank & home and business premises by you or your representatives/ employees by robbery or any other fortuitous cause including accident

4.Terminal Protection(PEEI excl terrorism) :

Detail: Named exclusion cover for portable item like card reader machine/POS terminal.

IN-BUILT COVER:

• Temporary removal of stocks

- Loss to stocks temporarily removed to other premises for fabrication, processing, or finishing up to 10% of value.

• Costs for Removal of debris

Reasonable expenses for removal of debris up to 2 % of the claim amount.

• Professional fees

- Reasonable fees for architects, surveyors and consulting engineers up to 5% of the claim amount
- Costs compelled by Municipal Regulations
- Additional cost of reconstruction of property incurred solely for complying with municipal regulations.

• Start-Up Expenses

Start-up cost incurred in respect of insured risk consequent upon a loss or damage due to insured events up to ₹ 1 lakh (Rupees One Lakh)

- Plant and Machinery, Furniture, Fixture and Fittings, and any other contents are covered on Reinstatement Value
- **For Stocks basis of sum insured:**
 - a. For raw material: landed cost at your premises.
 - b. For stock in process: input cost of the stock at the time of damage,
 - c. For finished stock: the manufacturing cost of the finished stock or the contract price of goods sold but not delivered.
 - d. For the money section, the coverage is valid provided the keys are not left on the premises after office hours.
 - e. Warranted cash to be deposited within 7 days into the bank from the date of collection.

WHAT IS NOT COVERED?

Some of the shops that cannot be covered under Dukaandar policy include:

- Petrol pumps/ fuel stations
- Motor vehicle showrooms where vehicles are in open
- Sports galleries
- Bakeries
- Carpenters
- Cinemas/ multiplex
- Confectionery Manufacturing
- Slaughterhouse
- Any shops having basement exposure.
- Shops under construction are also out of scope
- Battery Charging Service Stations
- Drying Cleaning
- Arms & Ammunition dealers
- Celluloid Goods
- Coir Loose
- Crackers and Fire Works
- Explosive of any kind
- Hay/Straw
- Hemp
- Jute Loose
- Matches
- Methylated spirit
- Nitro-Cellulose Plastics
- Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 320 C (Closed Cup test).
- Paints and / or Varnish Shops
- Disinfectant liquids and liquid insecticides-other than in sealed tins or drums.
- Vegetable fibres of any kind including Rayon Fibre.
- Timber
- Wood or Wooden furniture
- Jewelry Shop/ Mobile phones/Tablets/ Currency
- & Jewellery are NOT covered under the policy Forex / Currency shops
- Cloth or dress material

- Premises for the primary purpose of storage/ godowns
- Kutcha construction
- Any shops having basement exposure.
- Shops under construction are also out of scope
- In addition to the above, PA cover is applicable only for insured in the age group between 18 -65 years
- Terrorism is not covered under money and burglary section
- Theft and RSMD are excluded under the burglary section
- Burglary cover under the policy does not cover money, jewellery made of precious metals or precious stones, curios, rare books, stamp or coin collections or contents lying in the open outside buildings. These contents can be covered specifically by insuring for specified sums insured
- Under money section
- Unexplained shortage due to error or omission
- Fraud by an employee.
- Money not in safe out of business hours
- Money in transit with a person who is not a permanent employee
- Money in an unattended vehicle
- Inter City Transit Is not covered
- Under Terminal Protection (PEEI excl terrorism)
- Exclusion of electrical and mechanical breakdown
- Terrorism damage exclusion clause
- Other terms and condition as per Policy wording

DUKANDAAR INSURANCE					
SL No	Cover details	Plan A	Plan B	Plan C	Plan D
1	Fire & burglary excluding theft (for Shops content)	5,00,000	10,00,000	20,00,000	50,00,000
2	Cash in Transit	25,000	50,000	1,00,000	2,50,000
3	Cash in Safe	25,000	50,000	1,00,000	2,50,000
4	EEI excl terrorism	50,000	1,00,000	2,00,000	2,50,000
	Premium Incl GST	3328	6655	13310	25901

Deductible	
Fire (as per HDFC ERGO – Business Secure Sookshma Udyam)	5000 for every claim
Burglary Section	5% of the claim amount subject to minimum of Rs 5000/- for each claim

Money Section	5% of the claim amount subject to minimum of Rs. 2500/- for every claim.
Portable Equipment	5% of claim amount subject to minimum of Rs 5000

Loss to stocks

**TERMS, CONDITIONS AND ACKNOWLEDGEMENT APPLICABLE TO HDFC ERGO
GENERAL INSURANCE COMPANY LIMITED**

I understand that the SarvSuraksha Plus (Group) and Business Secure Sookshma Udyam is issued by HDFC ERGO General Insurance Limited and the master policy holder is HDFC Bank Limited. I confirm that by filing up this enrollment form, I propose to become a beneficiary under the said policy.

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

- I accept the Terms and Conditions of the insurance policy.
- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved underwriting policy of the Insurance company and that the policy will come into force only after full receipt of the premium chargeable
- I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/ proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/we declare and further consent to the company. seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be insured/ proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/ proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory Authority.
- I authorize HDFC ERGO General Insurance and associate partners to contact me via email, phone, SMS.
- I hereby authorize HDFC ERGO to pay any claim to me under my policy to the above nominee whose discharge will be considered as the full and final discharge on my behalf.
- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

- I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- I/We authorize the company to share information pertaining to my proposal

It is essential that you answer fully and accurately all the question contained in this proposal, and that you provide us with any and all condition information relevant to the risk to be insured or our decision as to the acceptance of the risk or the term upon which it should be accepted. Your failure to comply with this obligation now may result in the rejection of your claim and the avoidance of your policy when a claim is made. If you are in any doubt about the information to be given, please seek the advice of your insurance advisor. The liability of HDFC ERGO General Insurance Company Ltd DOES NOT commence until THE Company has accepted the proposal and the full premium has been paid. Participation by HDFC BANK customer shall be purely on voluntary. The contract of insurance is between HDFC ERGO General Insurance Company Ltd. and the insured and not between HDFC Bank and the HDFC Bank shall not warranty / guarantee or be liable for the services provided by HDFC ERGO General Insurance Company Ltd. HDFC Bank shall not take responsibility for settlement of claims and HDFC ERGO's decisions in this regard shall be final. Any grievance with respect to insurance policy/ claims/ settlement shall be taken up with HDFC ERGO General Insurance Company Ltd. and HDFC Bank shall not be responsible/ liable for the same. Customers are requested to read the offer document before taking the insurance. It is at your will to buy Sarv Suraksha Plus (Group) offered by HDFC ERGO. You are at liberty to choose your own insurer for your insurance need.

DECLARATION & WARRANTY ON BEHALF OF INSURER –

Thank you for applying for an insurance policy offered by HDFC ERGO General Insurance Company Ltd. We are under no obligation to accept any proposal for insurance. The proposer agrees that the receipt of the proposal form by HDFC ERGO General Insurance Company Ltd along with the premium payment does not tantamount to the acceptance of the proposal for insurance by HDFC ERGO General Insurance Company Ltd does not result in a concluded contract of insurance. The acceptance of the proposal for insurance shall be at the company's sole and absolute discretion and this proposal form will be considered only after HDFC ERGO General Insurance Company Ltd receives premium payment and upon full realization of the premium payment. In the event of acceptance of the proposal for insurance by HDFC ERGO General Insurance Company Ltd such acceptance shall be specifically intimated to the Proposer/Insured Member by HDFC ERGO General Insurance Company Ltd along with the date from which the insurance cover shall become effective . HDFC ERGO General Insurance Company Ltd and shall not be liable for any claim in respect of an event giving rise to a claim covered under the policy of insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after HDFCERGO General Insurance Company Limited receives premium payment.) .

Fraud Warning: This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938,as amended, the practice of rebating is prohibited, as follows: 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 policy in respect to 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 prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs.10 Lakhs.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. . For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim or simply text “Hi” on what’s app number 8169 500 500 for instant policy servicing. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license UIN: Sarv Suraksha Plus (Group): HDFHLGP24020V032324.