



SHIKSHAN MAHARSHI DR D.Y. PATIL
SHIKSHAN SANSTHA
GAT NO 1029 1030 1031 CHIKHALI
DIST-PUNE MAHARASHTRA HAVELI
PUNEMAHARASHTRA 411014

MAHARASHTRA,PUNE,411014
Contact No.:

31 January, 2025

Dear Customer,

Sub: HDFC ERGO Business Secure - Laghu Udyam Policy No. 2949207147523800000

We thank you for having preferred us for your *Insurance* requirements. We at HDFC ERGO General Insurance believe "**Insurance**" as not only to be an assurance to indemnify in the event of unfortunate circumstances, but one that signifies protection and support, which you can count on when you need it most.

The Insurance Policy enclosed herewith is a written agreement providing confirmation of our responsibility towards you that puts insurance coverage into effect against stipulated perils.

Please note that the policy has been issued based on the information contained in the proposal form and / or documents received from you or your representative / broker. Where the proposal form is not received, information obtained from you or your representative /broker, whether orally or otherwise, is captured in the policy document.

If you wish to contact us in reference to your existing policy and /or other general insurance solutions offered by us, you may write to our correspondence address as mentioned below. Alternatively, you may visit our website www.hdfcergo.com. To enable us to serve you better, you are requested to quote your Policy Number in all correspondences.

Thanking you once again for choosing HDFC ERGO General Insurance Company Limited and looking forward to many more years of association.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

Yours sincerely,

Authorised Signatory



HDFC ERGO Business Secure - Laghu Udyam



Table with 2 columns: Policyholder Information and Policy Details. Policyholder: SHIKSHAN MAHARSHI DR D.Y. PATIL SHIKSHAN SANSTHA, GAT NO 1029 1030 1031 CHIKHALI DIST-PUNE, MAHARASHTRA HAVELI PUNEMAHARASHTRA 411014. Policy Details: Insured Name: SHIKSHAN MAHARSHI DR D.Y. PATIL SHIKSHAN SANSTHA, Policy Number: 2949 2071 4752 3800 000, Policy Period Insurance: From 31/01/2025 00:01 hrs To 30/01/2026 Midnight, Policy Issuance Date: 31/01/2025, Customer Id: 100139584858, Email: PIXXXHA@GXXXX.COM.

Table with 6 columns: RM Code, 4480, Case ID/ Loan Account No, 110719940000015, Client ID, 100139584858.

Table with 5 columns: Sr.No, Section Description, Sum Insured (₹), Premium (₹), Excess/Deductible. Includes a summary table for Premium with rows for Section, Premium excl. Terrorism, Terrorism Damage Cover, Total Premium, GST, and Final Premium Payable.

Table with 3 columns: A, Inbuilt Covers, Sum Insured (₹) / Limit of Liability. Rows for Terrorism, Earthquake, and STFI.

Table with 3 columns: Sr.No, Fire - Optional covers, Sum Insured (₹). Rows for Terrorism, Earthquake, and STFI.

Table with 5 columns: Sr.No, Risk Location, Occupancy, Details of the Property Insured, Sum Insured (₹). Includes a summary table for Description of Property Insured with rows for Section I: Fire (Material Damage) and Section II: Fire (Material Damage).

Table with 3 columns: Sr.No, Section, Clauses.

HDFC ERGO General Insurance Company Limited

Policy Schedule

Policy No. 2949 2071 4752 3800 000

HDFC ERGO Business Secure - Laghu Udyam



I	SECTION I: Fire Cover (Fire coverage as per HDFC ERGO - Business Secure - Laghu Udyam)	1 Temporary removal of stocks upto 10% of stock value
		2 Removal Of Debris Clause (Upto 2% Of The Claim Amount)
		3 Architects, Surveyors And Consulting Engineers Fees (Upto 5% Of The Claim Amount)
		4 Under insurance waiver up to 15%
		5 Additions, alterations or extensions upto 15% (Excluding stock)
XV	General Clauses	6 Terrorism Inclusion clause
		7 72 Hours Clause
		8 Cover For Sepcific Contents Money upto Rs. 50,000 (Rupees Fifty Thousand) Cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto Rs. 50,000 Cover for computer programmes, information and data upto Rs. 5 Lakh Cover for personal effects of employees, Directors and visitors upto Rs. 15,000 per person for a maximum of 20 persons during the policy period
		9 Designation of property clause
		10 Public Authority clause
		11 Agreed Bank Clause - SVC CO OPERATIVE BANK LIMITED
		12 Earthquake (Fire Shock) Extension
		13 Start up expenses not exceeding Rs. 5 Lakh (Rupees Five Lakh) during the policy period
		14 Additional Insured Clause
		15 Pairs And Sets Clause
		16 Destruction Of Insured Property clause
		17 Costs compelled by Municipal Regulations Clause
		18 Fire, including due to its own fermentation, or natural heating, or spontaneous combustion
		19 Reinstatement value clause (applicable for all except Stock of Raw material, Finished goods, Stock in process)

Excess/Deductibles

Special Conditions

Sanction and Embargo Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

NMA 2915 End B

1. Electronic Data Exclusion - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-
a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to Trojan Horses, worms and time or logic bombs.

b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils - Fire, Explosion

2. Electronic Data Processing Media Valuation - Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

Communicable Disease Exclusion [Endorsement][Clause]

1. Notwithstanding any provision, clause or term of this [Insurance Contract] to the contrary, this [Insurance Contract] excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

HDFC ERGO General Insurance Company Limited

Policy Schedule

Policy No. 2949 2071 4752 3800 000

HDFC ERGO Business Secure - Laghu Udyam



2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [Insurance Contract]

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [Insurance Contract] that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [Insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [Insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [Insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].

6. If the [Insured] alleges that by reason of this [Endorsement][Clause] any amount is not covered by this [Insurance Contract] the burden of proving the contrary shall rest in the [Insured].

Warranted building has no basement exposure neither risk is situated in basement

Warranted that STFI group of perils are covered under the policy after 15 days from the date of inception of risk/ payment of premium. However same is not applicable in case of renewal with-out any break-in.

Communicable Disease Exclusion Endorsement Clause

Sanction and Embargo Clause

NMA 2915 - End B Electronic Data Exclusion

Policy is subject to nil claims in previous 3 years

Warranted that Kutcha Construction (if any) is not covered Kutcha Construction Building (s) having walls and / or roofs of wooden planks/ Thatched leaves and / or grass /hay of any kind/ bamboo / plastic / cloth / asphalt

Disclaimer for MSME / Non MSME Declaration

Based on information submitted by you/ your representative to obtain quote/ policy, you have been classified as Micro, Small and Medium Enterprise (MSME) as per definition published by Ministry of Micro, Small and Medium Enterprises via extraordinary Gazette notification dated 01st June 2020, effective 01st July 2020. However, in case if you are not falling under definition of MSME as per above stated Gazette notification, please contact our nearest office / policy issuing branch to get your policy rectified accordingly.

For Queries/Claim Services	Phone	022 - 6234 6234 / 0120 - 6234 6234	E-mail	care@hdfcergo.com	
Address				HSN Code	997139
<p>GST Registration No: 27AABCL5045N1Z8</p> <p>The contract will be cancelled ab initio in case; the consideration under the policy is not realized.</p> <p>The stamp duty of Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018.Goods and Services Tax for this invoice is not payable under reverse charge basis.</p> <p>I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule</p> <p>This is with reference to the KYC norms prescribed by the Authority, whereby this policy is being issued relying on the undertaking / power of attorney / letter of authorisation / Board resolution provided by the authorized signatory of your Entity. Should the signatory be not authorized to provide such a declaration, please inform the Company within 15 days from the date of receipt of this policy</p> <p>Note: Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.</p> <p>The company may cancel the policy by sending 15 days notice in case of any fraud, misrepresentation, non disclosure of material fact or non cooperation of the insured as per Regulation 11.1.(xiii) of IRDA (Protection on Policy Holders interests) Regulations, 2017.</p> <p>The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.</p>					
Branch :2nd floor, malpanis oberoi tower opposite government milk dairy ramanand colony jalna road, aurangabad aurangabad					

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

The Policy wording attached herewith includes all the standard coverage offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this policy schedule. For detailed policy wording refer www.hdfcergo.com




TAX INVOICE												
Details of Insured						Details of Insurer						
Insured Name : SHIKSHAN MAHARSHI DR D.Y. PATIL SHIKSHAN SANSTHA						Insurer Name : HDFC ERGO General Insurance Company Limited						
Correspondance Address : GAT NO 1029 1030 1031 CHIKHALI DIST-PUNE MAHARASHTRA HAVELI PUNEMAHARASHTRA 411014 PUNE,MAHARASHTRA-411014 -411014						Branch Address : 2ND FLOOR, MALPANIS OBEROI TOWER OPPOSITE GOVERNMENT MILK DAIRY RAMANAND COLONY JALNA ROAD, AURANGABAD AURANGABAD, 431001.						
Billing Address : GAT NO 1029 1030 1031 CHIKHALI DIST-PUNE, , , , KUDALWADI, PUNE, MAHARASHTRA, PIN -411014.						GSTIN : 27AABCL5045N1Z8						
Place of Supply : Maharashtra						Policy No. : 2949207147523800						
State Code : 27						Certificate No. : 2949207147523800000						
PAN : AACTS2547N						Invoice No. : 5013100952871						
GSTIN :						Policy issue date / Invoice date : 31/01/2025						

Premium Details (₹)												
S.No.	Description of Services	HSN Code	Premium Amount	CGST		SGST		IGST		Total Tax	Stamp Duty	Premium Value with Tax
				Tax %	Amount	Tax %	Amount	Tax %	Amount			
1	HDFC ERGO Business Secure - Laghu Udyam	997139	95495	9%	8594.55	9%	8594.45	18%	0	17189	.5	112684
Total Invoice Value												112684
Total Invoice Value (In Words)		RUPEES ONE LAKHS TWELVE THOUSAND SIX HUNDRED EIGHTY-FOUR AND ZERO PAISE ONLY										

Whether Tax is payable on Reverse charge basis : No

"I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule"

For HDFC ERGO General Insurance Company Ltd


Authorised

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your Policy No. 2949207147523800000. Please refer to the policy document for detailed terms and conditions.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	HDFC ERGO Business Secure - Laghu Udyam	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0037V02202223	
3	Structure	As per policy schedule	Refer basis of sum insured for Section I as mentioned under "Clauses and Extensions" in the policy schedule For Misc sections, depending on sections stated in policy schedule, pls refer relevant Section wise basis of indemnity in policy wording
4	Interests Insured	Occupancy: Educational and Research Institutes imparting training in various crafts	Refer occupancy under "Description of Property Insured" in the policy schedule
5	Sum Insured	134500000	Refer Sum insured mentioned under Coverage Details, Sum Insured & Premium in the policy schedule
6	Policy Coverage	Comprehensive package policy designed exclusively for all industry with intent to provide absolute protection under one policy. Covers we provide under this policy can be tailored as per the individual requirements, providing all essential covers as standard with the option to select additional cover if required. The policy provides coverage for following sections: Section I Fire & Allied Perils Section II Burglary/ Housebreaking Section III Plate Glass and Sanitary Fittings Section IV Neon sign/Glow sign/Hoarding Section V Breakdown of electrical and Mechanical appliances	Depending on sections stated in policy schedule, pls refer relevant Section wise coverage as appearing in policy wording

		Section VI Electronic Equipment Insurance Section VII Portable Electronic Equipment Section VIII Money Insurance Section IX Baggage Section X Infidelity/Dishonesty of employees Section XI Public liability Section XII Business Interruption/ Consequential loss (Fire) Section XIII Workmen's compensation	
7	Add-on Cover	As per policy schedule	Refer add ons given under the "Details of Add on covers" in the policy schedule
8	Loss Participation	Policy Excess : 5 % of each claim, subject to a minimum of 10,000/- Terrorism - Material Damage (applicable if opted) 1. Non Industrial -1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/- 2. Industrial-5% of claim amount for each and every claim subject to minimum limit of Rs 1,00,000/- and maximum limit of Rs 25,00,000/-	Depending on sections opted, refer "Excess or deductibles" in the policy schedule
9	Exclusions	Exclusions under Section I is as stated in the policy wordings General exclusions applicable for Section II to Section XIII 1. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities. 2. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with war, invasion, act of foreign enemy, hostilities or civil war, rebellion, revolution, insurrection, warlike operation (whether war be declared or not), usurped power or civil commotion or loss or pillage in connection therein or confiscation or detention by the order of any Government or public authority. 3. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. (A uniform definition of terrorism is used throughout this document)	Refer Exclusions under Section I in the policy wording Refer policy wordings for General Exclusions Applicable for Section II to Section XIII. Depending on section wise coverage stated in policy schedule, pls refer relevant Section wise exclusions as appearing in policy wording

		<p>In any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</p> <p>4. Loss or damage arising due to delay/improper packaging.</p> <p>5. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.</p> <p>6. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>7. Liability arising due to martial law or state of seize or any of the event or cause which determines the proclamation or maintenance of martial law or state of seize</p> <p>8. Loss or damage wear and tear, depreciation, gradual deterioration/ development of flaws, atmospheric or climatic condition.</p> <p>9. Loss or damage caused by or arising out of willful act/ gross negligence of the insured.</p> <p>10. Loss of or damage to any Property insured under this Policy in the event of non-cooperation, misrepresentation, misdescription or non-disclosure in any material particular or if a claim be fraudulent or any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.</p>	
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Sanction and Embargo Clause • NMA 2915-End B • Communicable Disease Exclusion Clause <p>For more details refer policy schedule</p>	Refer Special conditions / clauses /warranties in the policy schedule
11	Admissibility of Claim	<p>• Following are the key parameters leading to admissibility or denial of claims:</p> <ul style="list-style-type: none"> - The policy shall cover losses due to insured event/peril/causes. - The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/conditions/warranties. <p>• Duty of care & loss minimization post-accident</p> <ul style="list-style-type: none"> - If You suffer a loss because of an insured event/peril/causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. <p>1. Immediate notice to Us</p>	

		<p>a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>b. You can give notice to any of Our offices or call centres.</p> <p>c. You must state in this notice</p> <ol style="list-style-type: none"> the Policy Number, Your name, details of report to the police that You made, details of report to any Authority that You made, details of the Insured Event, a brief statement of the loss, particulars of any other insurance of Your Home Building or any of Your Home Contents, details of loss or damage under any Optional Cover or Add-ons, submit photographs of loss or physical damage, wherever possible. <p>2. Steps to prevent loss and damage</p> <p>a. You must take all reasonable steps to prevent further loss or damage to insured property.</p> <p>b. Until We have inspected insured property and have given Our consent,</p> <ol style="list-style-type: none"> You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <ul style="list-style-type: none"> - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. <p>The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess / deductible /franchise etc, f) reinstatement premium.</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the Insurer 120 6234 6234 / 022-6234 6234 Website: www.hdfcergo.com E-mail: care@hdfcergo.com • Turn Around Time (TAT) in working hours / days for claims settlement -Surveyor appointment- 24 hours from claim intimation 	

		<p>-Survey report- 15 days from allotment of survey -Decision of claim to insured - 7 days from survey report</p> <p>• Customer Escalation Matrix</p> <p>Level 1 - In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com</p> <p>Level 2 - In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address 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</p>	
13	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> • Call Centre - 120 6234 6234 / 022-6234 6234 • E-mail: grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6242 6226 Email ID: seniorcitizen@hdfcergo.com <p>Designated Grievance Officer in each branch.</p> <ul style="list-style-type: none"> • Company Website: www.hdfcergo.com • Courier - Any of our Branch office or corporate office <p>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.</p> <p>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 The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>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 The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra</p>	Refer Redressal of Grievance in policy wording

		<p>e-mail: cgo@hdfcergo.com</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</p> <p>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</p> <ul style="list-style-type: none"> • 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 <p>You may also refer Our website www.hdfcergo.com " https://www.hdfcergo.com/customer-voice/grievances.html for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Disclosure of other material information during the policy period.</p>	

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer. Web-link of the product documents: <https://www.hdfcergo.com/download>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your Policy No. 2949207147523800000. Please refer to the policy document for detailed terms and conditions.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	HDFC ERGO Business Secure - Sookshma Udyam	

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0038V02202223	
3	Structure	As per policy schedule	Refer basis of sum insured for Section I as mentioned under "Clauses and Extensions" in the policy schedule For Misc sections, depending on sections stated in policy schedule, pls refer relevant Section wise basis of indemnity in policy wording
4	Interests Insured	Occupancy:Educational and Research Institutes imparting training in various crafts	Refer occupancy under "Description of Property Insured" in the policy schedule
5	Sum Insured	134500000	Refer Sum insured mentioned under Coverage Details, Sum Insured & Premium in the policy schedule
6	Policy Coverage	<p>Comprehensive package policy designed exclusively for all industry with intent to provide absolute protection under one policy. Covers we provide under this policy can be tailored as per the individual requirements, providing all essential covers as standard with the option to select additional cover if required.</p> <p>The policy provides coverage for following sections:</p> <p>Section I Fire & Allied Perils (mandatory) Optional Sections: Section II Burglary/ Housebreaking Section III Plate Glass and Sanitary Fittings Section IV Neon sign/Glow sign/Hoarding</p>	Depending on sections stated in policy schedule, pls refer relevant Section wise coverage as appearing in policy wording

		Section V Breakdown of electrical and Mechanical appliances Section VI Electronic Equipment Insurance Section VII Portable Electronic Equipment Section VIII Money Insurance Section IX Baggage Section X Infidelity/Dishonesty of employees Section XI Public liability Section XII Business Interruption/ Consequential loss (Fire) Section XIII Workmen's compensation	
7	Add-on Cover	As per policy schedule	Refer add ons given under the "Details of Add on covers" in the policy schedule
8	Loss Participation	Policy Excess : 5,000 for each and every claim Terrorism - Material Damage(applicable if opted) 1. Non Industrial -1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/- 2. Industrial-5% of claim amount for each and every claim subject to minimum limit of Rs 1,00,000/- and maximum limit of Rs 25,00,000/-	Depending on sections opted, refer "Excess or deductibles" in the policy schedule
9	Exclusions	Exclusions under Section I is as stated in the policy wordings General exclusions applicable for Section II to Section XIII 1. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities. 2. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with war, invasion, act of foreign enemy, hostilities or civil war, rebellion, revolution, insurrection, warlike operation (whether war be declared or not), usurped power or civil commotion or loss or pillage in connection therein or confiscation or detention by the order of any Government or public authority. 3. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. (A uniform definition of terrorism is used throughout this document)	Refer Exclusions under Section I in the policy wording Refer policy wordings for General Exclusions Applicable for Section II to Section XIII. Depending on section wise coverage stated in policy schedule, pls refer relevant Section wise exclusions as appearing in policy wording

		Section V Breakdown of electrical and Mechanical appliances Section VI Electronic Equipment Insurance Section VII Portable Electronic Equipment Section VIII Money Insurance Section IX Baggage Section X Infidelity/Dishonesty of employees Section XI Public liability Section XII Business Interruption/ Consequential loss (Fire) Section XIII Workmen's compensation	
7	Add-on Cover	As per policy schedule	Refer add ons given under the "Details of Add on covers" in the policy schedule
8	Loss Participation	Policy Excess : 5,000 for each and every claim Terrorism - Material Damage(applicable if opted) 1. Non Industrial -1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/- 2. Industrial-5% of claim amount for each and every claim subject to minimum limit of Rs 1,00,000/- and maximum limit of Rs 25,00,000/-	Depending on sections opted, refer "Excess or deductibles" in the policy schedule
9	Exclusions	Exclusions under Section I is as stated in the policy wordings General exclusions applicable for Section II to Section XIII 1. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities. 2. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with war, invasion, act of foreign enemy, hostilities or civil war, rebellion, revolution, insurrection, warlike operation (whether war be declared or not), usurped power or civil commotion or loss or pillage in connection therein or confiscation or detention by the order of any Government or public authority. 3. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. (A uniform definition of terrorism is used throughout this document)	Refer Exclusions under Section I in the policy wording Refer policy wordings for General Exclusions Applicable for Section II to Section XIII. Depending on section wise coverage stated in policy schedule, pls refer relevant Section wise exclusions as appearing in policy wording

		<p>In any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</p> <p>4. Loss or damage arising due to delay/improper packaging.</p> <p>5. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.</p> <p>6. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>7. Liability arising due to martial law or state of seize or any of the event or cause which determines the proclamation or maintenance of martial law or state of seize</p> <p>8. Loss or damage wear and tear, depreciation, gradual deterioration/development of flaws, atmospheric or climatic condition.</p> <p>9. Loss or damage caused by or arising out of willful act/ gross negligence of the insured.</p> <p>10. Loss of or damage to any Property insured under this Policy in the event of non-cooperation, misrepresentation, misdescription or non-disclosure in any material particular or if a claim be fraudulent or any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.</p> <p>For detailed section wise exclusion list, refer policy wordings.</p>	
10	Special Conditions and Warranties (if any)	<ul style="list-style-type: none"> • Sanction and Embargo Clause • NMA 2915-End B • Communicable Disease Exclusion Clause <p>For more details refer policy schedule</p>	Refer Special conditions / clauses /warranties in the policy schedule
11	Admissibility of Claim	<p>• Following are the key parameters leading to admissibility or denial of claims:</p> <ul style="list-style-type: none"> - The policy shall cover losses due to insured event/peril/causes. - The policy shall exclude losses as specified in the exclusion/exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/conditions/warranties. <p>• Duty of care & loss minimization post-accident</p> <ul style="list-style-type: none"> - If You suffer a loss because of an insured event/peril/causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. <p>1. Immediate notice to Us</p>	

		<p>a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.</p> <p>b. You can give notice to any of Our offices or call centres.</p> <p>c. You must state in this notice</p> <ol style="list-style-type: none"> the Policy Number, Your name, details of report to the police that You made, details of report to any Authority that You made, details of the Insured Event, a brief statement of the loss, particulars of any other insurance of Your Home Building or any of Your Home Contents, details of loss or damage under any Optional Cover or Add-ons, submit photographs of loss or physical damage, wherever possible. <p>2. Steps to prevent loss and damage</p> <p>a. You must take all reasonable steps to prevent further loss or damage to insured property.</p> <p>b. Until We have inspected insured property and have given Our consent,</p> <ol style="list-style-type: none"> You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. <ul style="list-style-type: none"> - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the surveyors - Preserve documentary evidence for assessment of quantum of loss. <p>The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess / deductible /franchise etc, f) reinstatement premium.</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free / IVRS number of the Insurer 120 6234 6234 / 022-6234 6234 Website: www.hdfcergo.com E-mail: care@hdfcergo.com • Turn Around Time (TAT) in working hours / days for claims settlement -Surveyor appointment- 24 hours from claim intimation 	

		<p>-Survey report- 15 days from allotment of survey -Decision of claim to insured - 7 days from survey report</p> <p>• Customer Escalation Matrix</p> <p>Level 1 - In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com</p> <p>Level 2 - In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address 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</p>	
13	Grievance Redressal and Policyholders Protection	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <ul style="list-style-type: none"> • Call Centre - 120 6234 6234 / 022-6234 6234 • E-mail: grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6242 6226 Email ID: seniorcitizen@hdfcergo.com <p>Designated Grievance Officer in each branch.</p> <ul style="list-style-type: none"> • Company Website: www.hdfcergo.com • Courier - Any of our Branch office or corporate office <p>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.</p> <p>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 The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</p> <p>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 The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra</p>	Refer Redressal of Grievance in policy wording

		<p>e-mail: cgo@hdfcergo.com</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</p> <p>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</p> <ul style="list-style-type: none"> • 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 <p>You may also refer Our website www.hdfcergo.com " https://www.hdfcergo.com/customer-voice/grievances.html for detailed grievance redressal procedure.</p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Disclosure of other material information during the policy period.</p>	

Declaration by the Policy Holder;

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer. Web-link of the product documents: <https://www.hdfcergo.com/download>
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.