

Customer Information Sheet

HDFC ERGO Explorer

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	HDFC ERGO Explorer	NA
2	Policy number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit	NA
4	Sum Insured	<ul style="list-style-type: none"> Individual Sum Insured - Where each member has a separate sum insured under the policy), or Sum Insured shall be as opted and the same will be mentioned in your Policy Schedule	NA
5	Policy Coverage (What the policy covers?)	<p>Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted.</p> <p>Expenses in respect of:</p> <ol style="list-style-type: none"> Emergency Medical Expenses – Accident & Illness: Indemnifies the Medical Expenses and other Expenses for an Emergency Care Hospitalization Dental Expenses: Reimbursement for expenses incurred in respect of the Medically Necessary Dental Treatment owing to sudden acute pain Personal Accident: Lump Sum payment in the event of an Accidental Death and/or Permanent Disablement due to an Accident Personal Accident – Common Carrier: Lump Sum payment in the event of an Accidental Death and/or Permanent Disablement due to an Accident in a Common Carrier Hospital Cash – Accident & Illness: Daily cash for each continuous and completed period of 24 hours of Hospitalization Theft of Baggage & its Contents: Reimbursement of expenses in case of theft of Baggage owned by the Insured Person Loss of Checked-In Baggage: Lump Sum payout in the event of total and permanent loss of Checked-In Baggage Delay of Checked-In Baggage: Reimbursement of expenses incurred in purchase of essential items in the event of delay of Checked-In Baggage 	2.1.1 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.1.7 2.1.8

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		9. Loss of Passport: Reimbursement of expenses incurred in obtaining a new/duplicate passport, in the event that the Insured Person's passport is lost	2.I.9
		10. Loss of International Driving License: Reimbursement of expenses incurred in obtaining a new/duplicate International Driving License, in the event that the Insured Person's passport is lost	2.I.10
		11. Emergency Cash Assistance: Assistance service provided by the Company in the event that the Insured Person requires emergency cash flow due to theft or burglary of luggage or physical money	2.I.11
		12. Flight Delay: Reimbursement for expenses incurred on meals and Emergency Hotel Accommodation if the scheduled departure of the Insured Person's confirmed Booked Flight is delayed beyond 6 hours due to specified reasons	2.I.12
		13. Flight Cancellation: Reimbursement for non-refundable flight cancellation expenses incurred in the event that the Insured Person's confirmed booked flight is cancelled due to specified reasons	2.I.13
		14. Missed Flight Connection: Reimbursement for expenses incurred on accommodation and alternative flight booking to reach the intended destination of the missed flight, in case the Insured Person misses his immediate travel connection overseas	2.I.14
		15. Trip Delay: Reimbursement for expenses in the event that Insured Person's trip is delayed due to specified reasons	2.I.15
		16. Trip Cancellation: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation & prebooked events and activities in the event of Trip Cancellation due to specified reasons	2.I.16
		17. Trip Curtailment: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation, prebooked events and activities & Cost of rescheduling pre-booked confirmed Flight in the event of Trip Curtailment due to specified reasons	2.I.17
		18. Hijack Distress Allowance: Lump Sum payout if the Insured Person is travelling on board a Flight which is Hijacked	2.I.18
		19. Personal Liability: Reimbursement of expenses for actual legal liability arising on account of Insured Person's negligence	2.I.19
		20. Emergency Hotel Accommodation for Insured Person: Reimbursement for the actual expenses incurred on Hotel accommodation in the event that Insured Person is hospitalized for at least 5 continuous days and this in turn leads to the Insured Person missing his original scheduled forthcoming flight	2.I.20

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Optional Covers: Optional coverages for the Insured Persons shall be in force only if the same is available under the plan and/or is opted</p>	
		1. Automatic Extension: Automatic Extension of policy once for 7 days in case necessary and owing to specified reasons	2.II.1
		2. Bounced Booking – Hotel & Airline: Reimbursement of the expenses incurred towards alternate travel or alternate accommodation arrangement in case the Insured Person's original hotel booking and/ or original Flight ticket is bounced due to over booking	2.II.2
		3. Back at Home cover: Insurance for Burglary of Home contents, Fire and Allied Perils for Home Contents and Pet Care	2.II.3
		4. Extension of Coverage for Adventure Sports Activities: Standard exclusion 'f' - Hazardous or Adventure Sports: Code – Excl09 shall be superseded for specified benefits if this cover is in force	2.II.4
		5. Extension of Pre-Existing Disease (PED) Coverage: Specific exclusion 'q' – 'Claims arising out of pre-existing disease' shall be superseded for specified benefits if this cover is in force	2.II.5
		6. Fraudulent Transactions on Payment Cards: Reimbursement for unauthorized charges that the Insured Person is responsible for on his lost or stolen payment card	2.II.6
		7. Theft of Electronic Gadget: Reimbursement of expenses in the event that one or more Electronic Gadgets owned by or in the custody of the Insured Person are completely lost due to theft	2.II.7
		8. Visa Rejection: Reimbursement of expenses towards the cost of Visa application fees if the visa application of Insured Person is rejected by the Visa consulate or embassy.	2.II.8
		9. Emergency Travel Expenses for Insured Person's Minor Children: Reimbursement of specified expenses in the event of the Insured Person's unfortunate death or Hospitalization of minimum 5 days due to which the Insured Person is unable to accompany the Minor Children on their originally scheduled journey back.	2.II.9
		10. Emergency Travel Expenses for Immediate family Member: If the Insured Person is Hospitalized for at least 5 continuous days, we shall reimburse the actual cost of round trip economy class tickets for one Immediate Family Member to attend to the Insured Person's medical emergency during his visit overseas.	2.II.10

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>11. Emergency Accommodation Expenses for Immediate family Member: If the Insured Person is Hospitalized for at least 5 continuous days, we shall reimburse the actual cost of accommodation for one Immediate Family Member to attend to the Insured Person's medical emergency during his visit overseas.</p> <p>12. Golfer's hole in one: Lump Sum payout if the Insured person achieves a hole-in-one in a recognized golf course</p> <p>13. Funeral Expenses: Reimbursement of expenses incurred towards the burial or cremation of the Insured Person following his/her unfortunate death.</p> <p>14. Extension of Coverage for Terrorism: Exclusion 't' under Specific Exclusions section shall be superseded for all benefits if this cover is in force</p> <p>15. Removal of Restriction to Only Flights: If this benefit is in force, then the words 'Flight', 'Airplane' and 'Airline' shall be understood to be replaced by the term 'Common Carrier' wherever it occurs in specified benefits if in force</p>	<p>2.II.11</p> <p>2.II.12</p> <p>2.II.13</p> <p>2.II.14</p> <p>2.II.15</p>
6	Exclusions (what the policy does not cover)	<p>Specific Exclusions applicable to DENTAL EXPENSES</p> <p>a. Any routine dental examination</p> <p>b. Any Pre-existing disease or ailment</p> <p>c. Dentures including dental crowns, inlays and onlays</p> <p>d. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal</p> <p>e. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date</p> <p>f. Any cosmetic dental treatment.</p> <p>g. Claims pertaining to Medically Necessary Dental Hospitalizations</p> <p>Specific Exclusions applicable to THEFT OF BAGGAGE AND ITS CONTENTS</p> <p>a. Theft of cash, currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.</p> <p>b. Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means</p> <p>c. Any theft that is not reported either to the appropriate police authority within twenty four (24) hours of discovery of theft</p> <p>d. Theft of passport</p> <p>e. Theft of International driving license</p> <p>f. Theft of Checked in Baggage</p> <p>g. Theft of Laptop or Tablet or Camera or Mobile Phone and pertaining accessories</p>	<p>2.I.2</p> <p>2.I.6</p>

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		<ul style="list-style-type: none"> h. Any claim related to any type of damage to baggage / items in baggage i. Any claim wherein supporting bills specific to the stolen asset are not available j. Theft of Jewellery <p>Specific Exclusions applicable to LOSS OF CHECKED-IN BAGGAGE</p> <ul style="list-style-type: none"> a. Any loss of Checked-in baggage sent in advance or shipped separately b. Any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report (PIR) is not obtained c. Cabin luggage d. Partial loss of baggage or contents missing from the baggage. e. Any claim related to any type of damage to Checkedin baggage / items in Checked-in baggage 	2.1.7
		<p>Specific Exclusions applicable to DELAY OF CHECKEDIN BAGGAGE</p> <ul style="list-style-type: none"> a. Chartered flights, unless such flights are registered in the International Data System. b. Confiscation of baggage by customs or any government authority. c. Baggage sent under an airway-bill or bill of lading. d. Delays due to a strike or industrial action existing or announced before the start of the journey. e. Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey. f. Cabin luggage or Hand baggage g. Any claim related to any type of damage to Checked in baggage / items in Checked-in baggage h. Delay of Checked-in baggage occurring on journey wherein Insured boards the mode of transportation by which he finally returns back to India 	2.1.8
		<p>Specific Exclusions applicable to Loss of Passport</p> <ul style="list-style-type: none"> a. Loss of the passport due to confiscation or detention by the customs, police or public authorities 	2.1.9
		<p>Specific Exclusions applicable to LOSS OF INTERNATIONAL DRIVING LICENSE</p> <ul style="list-style-type: none"> a. Loss of the international driving license due to confiscation or detention by the customs, police or public authorities. 	2.1.10
		<p>Specific Exclusions applicable to EMERGENCY CASH ASSISTANCE</p> <ul style="list-style-type: none"> a. A shortage or loss of funds due to currency fluctuation, errors omissions, exchange, loss or depreciation in value. 	2.1.11

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		<ul style="list-style-type: none"> b. Any loss not reported to the police authorities having jurisdiction at the place of loss within 24 hours of the occurrence of the incident and a written report being obtained for the same. c. Any claim in respect of a loss of traveller's cheques not immediately reported to the local branches or agents of the issuing authority. d. Any reimbursement under Emergency Cash Assistance is excluded if the claim is put up after arrival of the Insured to India <p>Specific Exclusions applicable to FLIGHT DELAY</p> <ul style="list-style-type: none"> a. The Company shall not be liable to pay any benefit in respect of any Insured Person for: b. Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an Insured Journey was booked. c. Change of laws, Regulations or orders issued by any Government or Public Authority or Aviation Authority. d. Cancellation of Flight due to any reason e. Flight Delay occurring on journey wherein Insured boards the mode of transportation by which he finally leaves India. 	2.1.12
		<p>Specific Exclusions applicable to MISSED FLIGHT CONNECTION</p> <ul style="list-style-type: none"> a. Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an Insured Journey was booked. b. The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Airline's published time schedule c. Any occasion when the Airline has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection. 	2.1.14
		<p>Specific Exclusions applicable to TRIP CANCELLATION</p> <ul style="list-style-type: none"> a. Any type of travel expenses b. Facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation of the trip. 	2.1.16
		<p>Specific Exclusions applicable to TRIP CURTAILMENT</p> <ul style="list-style-type: none"> a. Facts or matters of which the Insured Person was aware or should have been aware might result in the curtailment of the trip. 	2.1.17

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		<p>Specific Exclusions applicable to HIJACK DISTRESS ALLOWANCE</p> <p>a. Any claim where the Insured Person is considered as the principal or accessory or is in anyway involved with the Hijacking</p> <p>b. Any claim as a consequence of change in the direction of the route of the aircraft due to traffic, weather, fuel shortage, technical snag or security reasons</p>	2.1.18
		<p>Specific Exclusions applicable to PERSONAL LIABILITY</p> <p>a. Liability which is expected or intended by an Insured Person</p> <p>b. Liability arising out of or in connection with a business engaged in by the Insured Person. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the business.</p> <p>c. Liability arising out of the rental or holding for rental of any part of any premises or a motor vehicle of any kind by the Insured Person.</p> <p>d. Liability arising out of the rendering of or failure to render professional services.</p> <p>e. Liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by the Insured Person.</p> <p>f. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorised land conveyances, water craft or aircraft.</p> <p>g. Liability arising out of the transmission of a communicable disease by the Insured Person.</p> <p>h. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.</p>	2.1.19
		<p>Specific Exclusions applicable to EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON</p> <p>a. Any kind of expenses related to meals and transportation are not payable under this benefit</p>	2.1.20
		<p>Specific Exclusions applicable to BOUNCED BOOKING - HOTEL & AIRLINE</p> <p>a. Any air tickets / hotel bookings which are allotted to airline staff / hotel staff or under any special travel industry employee scheme</p> <p>b. Any air ticket bookings made within 7 days of scheduled flight departure</p> <p>c. Any hotel bookings made within 7 days of first hotel check-in date</p> <p>d. Any Wait listed bookings</p>	2.11.2

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		<p>Specific Exclusions Applicable to Burglary Cover for Home Contents</p> <p>a. We cover the physical loss or damage to or destruction of the General Contents of Your Home caused by an Insured Event as listed in 3.b table given in the Policy Document.</p> <p>Specific Exclusions Applicable to Fire and Allied Perils for Home Contents</p> <p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property arising from Insured events, stated below: a.</p> <p>a. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>b. War, invasion, act of foreign enemy hostilities or warlike operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</p> <p>c. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</p> <p>d. Pollution or contamination, unless</p> <p>i. the pollution or contamination itself has resulted from an Insured Event, or</p> <p>ii. an Insured Event itself results from pollution or contamination.</p> <p>e. Loss, damage or destruction to any electrical/ electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</p> <p>f. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</p> <p>g. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>h. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>i. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>j. Any reduction in market value of any Insured Property after its repair or reinstatement.</p>	<p>2.II.3</p> <p>2.II.3</p>

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>k. Costs, fees or expenses for preparing any claim. Specific Exclusions Applicable to Pet Care</p>	2.II.3
		<p>a. Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.</p> <p>Specific Exclusions Applicable to EXTENSION OF PREEXISTING DISEASE (PED) COVERAGE</p>	2.II.5
		<p>a. Any treatment or part of the treatment which is not a medical emergency, and can safely be postponed till the Insured Person's return to India</p> <p>b. Any routine follow-up or treatments pertaining to the pre-existing disease</p> <p>Specific Exclusions applicable to THEFT OF ELECTRONIC GADGET</p>	2.II.7
		<p>a. Any loss of item sent in advance or mailed or shipped separately</p> <p>b. Any item that was in checked-in baggage lost by common carrier</p> <p>c. Loss, delay or confiscation or detention by customs, police or public authorities.</p> <p>d. Any loss of software or data in the Electronic Gadget and any consequential loss</p> <p>e. Any kind of damage to the item</p> <p>f. Loss arising from any reason, other than Theft</p> <p>g. Loss or Theft of Mobile phones or desktops</p> <p>h. Theft of an electronic gadget whilst in the custody of any persons, other than the Insured Person.</p> <p>i. Loss occasioned through the willful act of the Insured Person or any willful act of any other person with a connivance of the Insured.</p> <p>j. Theft due to negligent behaviour on the part of Insured Person</p> <p>k. Loss/Theft of any accessory pertaining to the covered Electronic Gadget</p> <p>Specific Exclusions applicable to VISA REJECTION</p>	2.II.7
		<p>a. Any convenience fees /agent fees/consultancy fees included in visa application fees if applied with the help of any agent or any consultant</p> <p>b. Cancellation of visa by Insured Person</p> <p>c. Rejection of Visa if the Insured Person is unable to attend visa interview due to any reason</p> <p>d. Rejection of Visa applied after any restrictions imposed by the government on travel to destination place.</p> <p>e. Contractual breach or non-adherence to the terms and conditions of Visa embassy.</p> <p>f. Person with any criminal records applying for visa.</p>	

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		<p>g. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war.</p> <p>h. Mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege, nationalization, confiscation, requisition, seizure or loss of or damage to property by order of the government or by any public authority.</p> <p>i. Rejection of Visa applied due to Illegal or malicious act of the Insured Person.</p> <p>j. Rejection of Visa due to Incomplete or no proof of travel itinerary & accommodation, if such proof is a pre requisite for obtaining a visa.</p> <p>k. Past travel history which has resulted in deporting from the said country</p>	
		<p>Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN</p> <p>a. Any kind of expenses related to meals, or transportation (except the flight tickets) are not payable under this benefit</p>	2.II.9
		<p>Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER</p> <p>a. Any kind of expenses related to meals, accommodation or transportation (except the round trip Flight tickets) are not payable under this benefit</p>	2.II.10
		<p>Specific Exclusions applicable to EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER</p> <p>a. Any kind of expenses related to meals or transportation are not payable under this benefit</p>	2.II.11
		<p>Specific Exclusions applicable to FUNERAL EXPENSES</p> <p>a. Any kind of charges related with Transportation of mortal remains</p>	2.II.13
		<p>STANDARD EXCLUSIONS</p> <p>1. Investigation & Evaluation: Code – Excl04:</p> <p>i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.</p> <p>ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded</p>	3.I.a
		<p>2. Rest Cure, rehabilitation and respite care: Code – Excl05:</p> <p>Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p>	3.I.b

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		<ul style="list-style-type: none"> i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs. <p>3. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:</p> <ul style="list-style-type: none"> i. Surgery to be conducted is upon the advice of the Doctor ii. The surgery/Procedure conducted should be supported by clinical protocols iii. The member has to be 18 years of age or older and iv. Body Mass Index (BMI) <ul style="list-style-type: none"> A. greater than or equal to 40 or B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: <ul style="list-style-type: none"> 1) Obesity-related cardiomyopathy 2) Coronary heart disease 3) Severe sleep apnea 4) Uncontrolled type2 diabetes <p>4. Change-of-Gender treatments: Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex</p> <p>5. Cosmetic or plastic Surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner</p> <p>6. Hazardous or Adventure Sports: Code – Excl09: Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>7. Breach of Law: Code – Excl10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p>	<p>3.i.c</p> <p>3.i.d</p> <p>3.i.e</p> <p>3.i.f</p> <p>3.i.g</p>

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		<p>8. Excluded Providers: Code – Excl11: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the Policyholders are not admissible. However, in case of Life Threatening Situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p>	3.l.h
		<p>9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12.</p>	3.l.i
		<p>10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13.</p>	3.l.j
		<p>11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure. Code – Excl14.</p>	3.l.k
		<p>12. Refractive Error: Code – Excl15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.</p>	3.l.l
		<p>13. Unproven Treatments: Code – Excl16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p>	3.l.m
		<p>14. Sterility and Infertility: Code – Excl17: Expenses related to sterility and infertility. This includes:</p> <ul style="list-style-type: none"> i. Any type of contraception, sterilization ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI iii. Gestational Surrogacy iv. Reversal of sterilization 	3.l.n
		<p>15. Maternity: Code – Excl18:</p> <ul style="list-style-type: none"> i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period. 	3.l.o

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Specific Exclusions applicable to policy:</p> <ul style="list-style-type: none"> a. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind. b. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide. c. Any Insured Person's participation or involvement in naval, military or air force operation. d. Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition"). e. Congenital external diseases, defects or anomalies. f. Stem cell harvesting. g. Investigative treatments for analysis and adjustments of spinal sub luxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities. h. Circumcisions (unless necessitated by illness or Injury and forming part of treatment). i. Vaccination including inoculation and immunisations (except post animal bite treatment). j. Non-Medical expenses such as food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical Expenses is attached as ANNEXURE B and also available at www.hdfcergo.com. k. The provision or fitting of hearing aids, spectacles or contact lenses. l. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any nonsurgical hair replacement methods, optometric therapy. m. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intraoperatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident. 	<ul style="list-style-type: none"> 3.II.a 3.II.b 3.II.c 3.II.d 3.II.e 3.II.f 3.II.g 3.II.h 3.II.i 3.II.j 3.II.k 3.II.l 3.II.m

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		n. Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. Drugs or treatments which are not supported by a prescription.	3.II.n
		o. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss caused by or contributed to or arising from: Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Illness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof	3.II.o
		p. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country	3.II.p
		q. Claims arising out of pre-existing disease	3.II.q
		r. Any permanent exclusion applied on any medical or physical condition or treatment of an Insured Person as specifically mentioned in the Policy Schedule and as specifically accepted by Policyholder/Insured Person. Such exclusions shall be applied for the condition(s) or treatment(s) that otherwise would have resulted in rejection of insurance coverage under this Policy to such Insured Person as per Company's Underwriting Policy.	3.II.r
		s. Dental treatment: Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident	3.II.s
		t. Any act of Terrorism which means an act using of force or violence and/or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.	3.II.t
		u. Specific Exclusions listed under a benefit (if any)	3.II.u

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<ul style="list-style-type: none"> v. Cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to what the concerned Insured person originally went to hospital for w. Any form of treatment that the treating doctor thinks can reasonably wait until the concerned Insured person returns home x. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism) y. Claims wherein the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment. 	<p>3.II.v</p> <p>3.II.w</p> <p>3.II.x</p> <p>3.II.y</p>
7	<p>Waiting period</p> <ul style="list-style-type: none"> • Time period during which specified diseases/ treatments are not covered. • It is counted from the beginning of the policy coverage. 	Not applicable	B.3
8	<p>Financial limits coverage of</p> <p>i. Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)</p>	<p>The policy will pay only up to the limits as per plan opted : Base Cover (Figures in USD unless specified otherwise):</p> <ol style="list-style-type: none"> 1. Road Ambulance: upto 150/250/500/750/1000 2. Dental Expenses: upto 300/500/750 3. Personal Accident: 5/7.5/10/15/20K 4. Personal Accident <ul style="list-style-type: none"> - Common Carrier: 5K 5. Hospital Cash - Accident & Illness : 15/25/40/50 per day max 5 days 6. Theft of Baggage and its Contents: upto 100/200/300/500/1000 7. Loss of Checkedin Baggage: upto 200/300/400 /500/750 8. Delay of checkedin Baggage: upto 250 9. Loss of Passport: upto 200 10. Loss of International driving license: upto 50 11. Flight Delay: upto100/200/300 12. Flight Cancellation: upto 100/150/200/500/750 13. Missed Flight Connection: upto 250/500/750/1000 14. Trip Delay: upto 500 15. Trip Cancellation: upto 100/150/200/500/750 16. Trip Curtailment: upto 100/250/500 17. Personal Liability: upto 1L 	<p>Not applicable</p> <p>2.I.1</p> <p>2.I.2</p> <p>2.I.3</p> <p>2.I.4</p> <p>2.I.5</p> <p>2.I.6</p> <p>2.I.7</p> <p>2.I.8</p> <p>2.I.9</p> <p>2.I.10</p> <p>2.I.11</p> <p>2.I.12</p> <p>2.I.13</p> <p>2.I.14</p> <p>2.I.15</p> <p>2.I.16</p> <p>2.I.17</p>

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		18. Emergency Hotel Accommodation for Insured Person: upto 1K	2.I.18
		Optional Covers :	
		1. Bounced Booking - Hotel & Airline: upto 500	2.II.1
		2. Burglary Cover for Home Contents: upto INR 2/3/5L	2.II.2
		3. Fire and Allied Perils for Home Contents: upto INR 5L	2.II.3
		4. Pet Care: upto INR 15/20/25K	2.II.4
		5. Fraudulent transactions on payment cards: upto 1K	2.II.5
		6. Theft of Electronic Gadget: upto 1K	2.II.6
		7. Visa Rejection: upto 7.5K	2.II.7
		8. Emergency Travel Expenses for Insured Person's minor Children: upto 1K	2.II.8
		9. Emergency Travel Expenses for Immediate Family membe: upto 2K	2.II.9
		10. Emergency Accommodation Expenses for Immediate Family member: upto 1K	2.II.10
		11. Golfer's hole in one: upto 250	2.II.11
		12. Funeral Expenses: upto 1K	2.II.12
		For Insured Person aged 61 years and above, the maximum eligible medical expenses per illness, disease or accident sustained or contracted:	
		1. Hospital Room and boarding - maximum USD 1,800 per day up to 30 days	2.I.1.C.a
		2. Intensive care unit - maximum USD 3,250 per day up to 7 days	2.I.1.C.b
		3. Surgery - maximum up to USD 15 K	2.I.1.C.c
		4. Anaesthetist services - up to 25% of surgical treatment	2.I.1.C.d
		5. Medical Practitioner's visit fees - maximum USD 100 per day per visit up to 10 visits per claim	2.I.1.C.e
		6. Diagnostic and Radiology services - maximum USD 1000 per claim	2.I.1.C.f
		7. Ambulance services - maximum upto USD 500 OR amount specified in the Policy Schedule against this service whichever is lower (per claim basis)	2.I.1.C.g
		8. Miscellaneous expenses - maximum of USD 2K	2.I.1.C.h
	ii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and	Deductibles - Base Covers :	
		1. Emergency Medical Expenses - Accident & Illness: 100	2.I.1
		2. Dental Expenses: 150	2.I.2
		3. Hospital Cash - Accident & Illness: 48 hrs	2.I.5
		4. Theft of Baggage and its Contents: 100	2.I.6
		5. Delay of checkedin Baggage: 250	2.I.8
		6. Flight Delay: 6 hrs	2.I.12
		7. Missed Flight Connection: 6hrs	2.I.14
		8. Trip Cancellation: 50	2.I.16

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		9. Trip Curtailment: 50 10. Personal Liability: 100 11. Emergency Hotel Accommodation for Insured Person: 100d	2.I.17 2.I.19 2.I.20
	- which will be deducted from total claim amount (if claim amount is more than the specified amount)	Deductible - Optional Covers 1. Bounced Booking - Hotel & Airline: 50 2. Pet Care: 1K 3. Theft of Electronic Gadge: 50 4. Emergency Travel Expenses for Insured Person's minor Children: 100 5. Emergency Travel Expenses for Immediate Family member: 100 6. Emergency Accommodation Expenses for Immediate Family member: 100 7. Funeral Expenses: 100	2.II.2 2.II.3 2.II.3 2.II.9 2.II.10 2.II.11 2.II.13
9	Claims/Claims Procedure	A. Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization in India. Turn Around Time (TAT) for claims settlement: For Cashless Process : i. TAT for preauthorization of cashless facility: 2 hours from the time the last necessary document is received. ii. TAT for cashless final bill authorization: 2 hours from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 24 hours from the time the last necessary document is received by us) B. Procedure for Cashless Claims Outside India: You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website. Toll Free No: 800 08250825 Global Toll Free No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com For Reimbursement Process : i. TAT for Claim settlement: 30 days from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us) Provide the details /web link for following: i. Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks ii. Helpline number : https://www.hdfcergo.com/customer-care/grievances Call - : 022 6234 6234 / 0120 6234 6234	E

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		iii. Hospitals which are excluded or from where no claims will be accepted by insurer http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf iv. Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	
10	Policy Servicing	Call center number: 91 - 120 - 4507250 (Chargeable) Or visit: travelclaims@hdfcergo.com +80008250825 (Add country code before the number while dialing. Example: Dial 01180008250825 since USA country code is 011) For any Emergency Medical Cashless Services, while abroad: Contact: +91-120-6740895 (number is chargeable and accessible 24X7). Details of Company Officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	4.II.j.IV
11	Grievances/ Complaints	In case of any grievance the insured person may contact the Company through: - Website: www.hdfcergo.com - Contact us: 022 6234 6234 / 0120 6234 6234 - Email: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 6242 6226 - Email specific for Senior citizens: seniorcitizen@hdfcergo.com Insured Person may contact the Grievance officer at: cgo@hdfcergo.com For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances Ombudsman: https://bimabharosa.irdai.gov.in .	4.I.m
12	Things remember to	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy. Process for free look cancellation: 1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. 2. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn. Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.	2.I.21

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Process for migration: The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.</p> <p>Process for portability: The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.</p> <p>Change in Sum Insured: Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.</p> <p>After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	

Note:

1. Web-link of the product documents: << <https://www.hdfcergo.com/download> >>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder:

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

Place: _____

Date: _____

(Signature of the Policyholder)