

HDFC ERGO Wellness Corner - Prospectus

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HDFC ERGO Wellness Corner is an add-on that can be only opted along with any active HDFC ERGO Retail base policy. This add-on cannot be opted in isolation or as a separate product.

Eligibility

The eligibility under the Add-on will be as per the Base Policy with which it is opted

Sum Insured (Rs.)

Section 1: Wellness Benefit: No separate Sum Insured available

Section 2: Personal Accident – INR 10,000 only

Policy tenure:

- This Add-on shall automatically be renewed when the Base policy is renewed.
- Section 1: Wellness Benefit: Can be opted at inception or renewal or any time during the Policy Period of Base policy.
Section 2: Personal Accident: Can be opted at inception or renewal only during the Policy Period of Base policy
- Policy Tenure of Add-on will be as per the Base Policy with which it is opted

Geography :

Section 1: Wellness Benefit: Shall be available only for claims made within India during the Policy Period unless specified in Annexure 1

Section 2: Personal Accident: Worldwide Coverage.

Base Coverage:

Section 1 : Wellness Benefits

Benefits:

- a. Below is the list of indicative benefits available under this Section. However, the list of benefits in force for a particular Insured Person under this Section at any point in time shall be as stipulated in Annexure 1.
- b. The term Service Provider(s) wherever mentioned in this document means any person, organization, institution that has been empaneled with Us to provide health related services specified under the benefits to the Insured Person.

Benefit 1. Discounts on Out-Patient consultations

Under this benefit the Insured person(s) can avail discounts on out-patient consultations during the Policy period. These consultations may either be physical or digital.

Benefit 2. Discounts on out-patient treatment

Under this benefit the Insured person(s) can avail discounts on out-patient treatments during the Policy period

Benefit 3. Discounts on Diagnostic services

Under this benefit the Insured person(s) can avail discounts on Diagnostic services during the Policy period

Benefit 4. Discount on Pharmacy expenses

Under this benefit the Insured person(s) can avail discounts on Pharmacy expenses during the Policy period

Benefit 5. Discounts on Health Check-up

Under this benefit the Insured person(s) can avail discounts on routine physical and preventive Health Check-ups during the Policy period.

Benefit 6. Discounts on Chronic Care Management Program

Under this benefit the Insured person(s) can avail discounts on Chronic Care Management Programs offered by our Service Provider(s).

A Chronic Care Management Program is a customized program for Insured Persons with any chronic diseases. The program aims to educate, empower and engage Insured Persons to become more aware of their health conditions and proactively manage them.

Benefit 7. Discount on Lifestyle Management Program

Under this benefit the Insured person(s) can avail discounts on Lifestyle Management Programs offered by our Service Provider(s).

A Lifestyle management program is a program with a specific focus to educate, empower and engage Insured Persons to become more aware of their health and proactively manage it.

For example: Programs on stress management, smoking cessation etc.

Benefit 8. Fitness Discounts

Insured person(s) can avail discounts on fitness services offered by our Service Provider(s). Fitness discounts can pertain to

- a. Gyms
- b. Yoga centers
- c. Sports clubs
- d. Fitness centers

Benefit 9. Out-patient consultations

Insured person(s) can avail consultations through our Service Provider(s) for assessing medical records or routine health issues of the Insured Person. These consultations can be physical or through digital modes of communication like telephone, email, chat, video, online portal, or mobile application. Details on type of specialist, mode of availing this service and limits shall be as specified in Annexure 1.

Benefit 10. Emergency Road Ambulance Assistance

Insured Person can avail assistance in booking a Road ambulance, through our service Provider(s), following an emergency.

Benefit 11. Fitness Services

Insured person(s) can avail vouchers/memberships/services on fitness offered by our Service Provider(s). Such vouchers/ memberships/services can pertain to

- a. Gyms
- b. Yoga centers
- c. Sports clubs
- d. Fitness centers

Benefit 12. Counselling

Insured person(s) can avail counselling sessions through our Service Provider(s) for dealing with issues pertaining to psychological/mental illness, speech impairment and problems related to personal and lifestyle imbalance.

Benefit 13. Wellness Sessions

Insured person(s) can avail wellness sessions conducted by our Service Provider(s).

Wellness Sessions shall mean any off-site or on-site mode of providing education or training on complete wellbeing. This may include sessions on physical fitness, diet and nutrition, mental wellbeing etc.

Benefit 14. Health Risk Assessment

Insured person(s) can undertake Health Risk Assessment modules conducted by our Service Provider(s).

Health Risk Assessment means any online or hard copy questionnaire tool used for evaluating an Insured Person's health and quality of life by reviewing his current lifestyle practices, habits, diet, existing health issues, pathology, family history and others that affect his health status.

Benefit 15. Wellness Event

Insured person(s) can engage in wellness events organised by our Service Provider(s).

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Wellness Event shall mean any planned on-site or off-site event focusing on health parameters such as marathons, vaccination drives, eye screening, dental screening etc.

Specific Conditions Applicable to Wellness Benefit:

1. This section is free of cost.
2. The list of benefits in force under this section at any point in time shall be as stipulated in Annexure 1.
3. Details on amount, limits and discounts, conditions for validity and process for availing benefits shall be as per link in Annexure 1.
4. The benefits that are in force and their limits/conditions may be subject to change. Hence, customers are advised to refer to link in Annexure 1 prior to availing benefits.
5. Any of the below benefits if in force shall only be applicable for redemption during the Policy Period of Base policy.
6. All services shall be provided through our service Provider(s) subject to availability at the time of availing that benefit.
7. We shall only facilitate the Insured Person in availing services or discounts or products offered by our service Provider(s). In case the Insured Person wishes to avail any chargeable services under any benefit of this Section, the cost of the same shall be borne by the Insured Person.
8. The services provided under the various benefits in this Section are through our Service Provider(s) and we are not responsible for any kind of liability arising out of them. Benefits availed under this Sections shall not be valid for any medico-legal cases.
9. This Section shall automatically be renewed when the Base policy is renewed.
10. All other general terms & conditions and definitions applicable to the base policy will apply to this add-on as well, unless otherwise specified under this Section

Section 2 : Personal Accident

Benefits:

I. Accidental Death

a) Coverage

We will pay the **Sum Insured** equivalent to INR 10,000, if **Insured Person** sustains **Injury** due to **Accident** during the **Period of Insurance**, which shall within twelve months of its occurrence be the sole and direct cause of Death of **Insured Person**.

b) Specific Conditions applicable to Accidental Death

The Coverage under this section of the Add-on terminates on admissibility of Claim equal to the **Sum Insured**.

Pre Policy Check up

There will be no Pre Policy Check-up under this Add-on

Waiting Period: No waiting periods shall apply to any benefit of this add-on thus all benefits that are in force shall be available from Day 1 of this add-on

Exclusions (Applicable to Section 2: Personal Accident only)

We will not make any payment for any claim in respect of any **Insured Person** for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the **Policy Schedule**:

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- ii. 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 weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

- iv. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle
- v. Loss or damage caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Any **Insured Person** committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide.
- vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
- viii. From participation in Adventure sports

General Terms and Clauses (Applicable to Section 2: Personal Accident)

I. Standard General Terms and Clauses

1. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the Policyholder.

2. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

3. Claim Settlement (provision for Penal Interest)

- i. If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents
- ii. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, We shall offer within a period of 30 days a settlement of the claim to the Insured person.
- iii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank Rate.
- iv. However, where the circumstances of a claim warrant an investigation, We will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We will settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company will be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- v. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.

4. Complete Discharge

Any payment to the Policyholder, Insured Person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

5. Fraud

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this policy and the premium paid shall be forfeited.

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Any amount already paid against claims made under this Policy but which are found fraudulent later shall be repaid by all recipient(s)/ Policyholder(s), who have made that particular claim, who shall be jointly and severally liable for such repayment to the Insurer.

For the purpose of this clause, the expression “fraud” means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/any other party acting on behalf of the Insured Person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- b. the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- c. any other act fitted to deceive; and
- d. any such act or omission as the law specially declares to be fraudulent.

The Company shall not repudiate the claim and / or forfeit the Policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the mis-statement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the Insurer

6. Cancellation

i. Cancellation by Insurer

We may cancel the Policy or Coverage on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form/enrolment form or non-cooperation by **Policy Holder** or **Insured Person**. Cancellation shall be ab initio from the inception date or the Renewal date (as the case may be), at our sole discretion upon giving 30 days’ notice

ii. Cancellation by Insured Person

You may be cancelled Your coverage under the Policy at any time by giving Us written notice. The cancellation shall be from the date of receipt of such written notice. No premium will be refunded in case of cancellation and the Company will retain the premium

7. 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. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on Migration.

For Detailed Guidelines on Migration, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

8. 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. If such person is presently covered and has been continuously covered without any lapses under any health insurance Policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on Portability.

For Detailed Guidelines on Portability, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

9. Renewal

- The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. The Company shall endeavour to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.

- Renewal shall not be denied on the ground that the Insured Person had made a claim or claims in the preceding policy years.
- Request for Renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the Policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without Break in Policy. Coverage is not available during the Grace Period.
- This section can be opted at inception or renewal only during the Policy Period of Base policy

10. Withdrawal of Policy

- a. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- b. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Cumulative Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

11. 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 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract

12. Possibility of Revision of terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected

13. Grievance Re-dressal Procedure

In case of any grievance the insured person may contact the company through:

Website	www.hdfcergo.com
Toll free	022 6234 6234 / 0120 6234 6234
E-mail	care@hdfcergo.com
Contact Details for Senior Citizen	022 – 6242 – 6226
E-mail ID for Senior Citizen	seniorcitizen@hdfcergo.com
E-mail ID for grievance	grievance@hdfcergo.com
Courier	Grievance cell of any of our Branch office

Insured person may also approach the grievance cell at any of the company’s branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at cgo@hdfcergo.com

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For updated details of grievance officer, kindly refer the link:
<https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contacts us at	https://www.hdfcergo.com/customer-care/grievances Call - : 022 6234 6234 / 0120 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation level 1 Call - : 022 6234 6234 / 0120 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation level 2 Call - : 022 6234 6234 / 0120 6234 6234
Contact Point for Senior Citizen	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com
Write to us at	care@hdfcergo.com	grievance@hdfcergo.com	cgo@hdfcergo.com
	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd 6ht Floor, Leela Business Park, AndheriKurla Road, Andheri , Mumbai – 400059	The Compliance Officer, Registered & Corporate Office: HDFC House, 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400020
	D-301, 3rd floor, Eastern Business District, LBS marg, Bhandup west , Mumbai – 400078		

- i. If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.
- ii. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

14. Nomination

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Schedule/ Certificate of Insurance/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

II. Specific Terms and Clauses

1. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

2. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit such dispute to a Court of competent jurisdiction and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

3. Geography

This section provided worldwide coverage

4. Grace Period

- i. A grace period of 30 days for Renewal of Coverage is applicable under the Policy.
- ii. For Renewal received after completion of 30-day grace period, the Coverage would be considered as fresh without any Renewal benefits.

5. Endorsements

The following endorsements are permissible during the Coverage Period:

a. Non-Financial Endorsements – which do not affect the premium

- i. Minor rectification/correction in name of the Insured Person (and not the complete name change)

- ii. Rectification in gender of the Insured Person (if this does not impact the premium)
- iii. Rectification of date of birth of the Insured Person (if this does not impact the premium)
- iv. Change in the correspondence address of the Proposer (if this does not impact the premium)
- v. Change in Nominee Details
- vi. Change in bank details
- vii. Any other non-financial endorsement

b. Financial Endorsements – which result in alteration in premium

- i. Cancellation of Policy
- ii. Any other financial endorsement

We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim

Claims Procedure

Claim Intimation	You shall intimate the Claims to us through any available mode of communication as specified in the Policy , Health Card or our Website. You can register your claim through call to our IPO (Mobile/ Portal) app, e-mail, Call to our call centre.
Claim Intimation Timelines	Within 15 days from the date of occurrence of the event
Particulars to be provided to Us for Claim notification	<ol style="list-style-type: none"> 1. Policy Number, 2. Name of the Insured Person(s) named in the Policy schedule availing treatment (if applicable) 3. Nature of disease/illness/injury (if applicable) 4. Name and address of the attending Medical Practitioner/Hospital (if applicable) 5. Date of admission & probable date of discharge (if applicable) 6. First Information Report and Final Police report, wherever is necessary 7. Any other supporting documents as may be required by the Company 8. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.

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1. Condonation of delay

If the claim is not notified/ or submitted to **Us** within the specified time limits, then **We** shall be provided the reasons for the delay in writing. **We** will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

2. Claim Documents to be submitted

Claims documents to be submitted	<ol style="list-style-type: none"> 1. Medical Practitioner's Report 2. Medico Legal Certificate 3. Death certificate 4. Post mortem if conducted/FSL (Forensic science laboratory) report – To check for drug abuse/intoxication 5. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable. 6. Duly filed in Claim form
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1. Claims Contact details

Claim Intimation:	Service No: 022-62346234 / 0120-62346234 Email: healthclaims@hdfcergo.com
Claim document submission at address	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh

CONTACT DETAILS OF OFFICES OF INSURANCE OMBUDSMAN	
Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI - Shri Kiriti. B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

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CONTACT DETAILS OF OFFICES OF INSURANCE OMBUDSMAN	
Office Details	Jurisdiction of Office Union Territory, District
HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Annexure 1

The below link provide details about benefits which are in-force and available for a particular Insured Person along with amount/limits/discounts and conditions applicable:

<https://www.hdfcergo.com/health-insurance/hdfc-ergo-wellness-corner-add-on>

Premium:

Section 1: Wellness Benefit : This section is free of cost.

Section 2: Personal Accident: INR 5 (excluding tax)

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.