

## Customer Information Sheet HDFC ERGO EquiCover Health

### 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	<b>HDFC ERGO EquiCover Health</b>	NA
2	Policy number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product/ Policy	Indemnity	NA
4	Sum Insured	<ul style="list-style-type: none"> <li>Individual Sum Insured -Where each member has a separate sum insured under the policy),</li> </ul> Sum Insured shall be as opted and the same will be mentioned in your Policy Schedule Note: For complete details of Sum Insured applicability, please refer to your Policy Schedule	NA
5	Policy Coverage (What the policy covers?)	<b>Base Covers:</b> Coverages in force for the Insured Persons shall be as per the plan opted. Expenses in respect of: <ol style="list-style-type: none"> <li>Admission in Hospital for minimum 24 hours</li> <li>AYUSH Coverage - Expenses incurred on inpatient care AYUSH Treatment upto Sum Insured.</li> <li>Pre-hospitalization: Medical expenses for 30 days before hospitalization</li> <li>Post hospitalization: Medical expenses incurred in 60 days after the hospitalization</li> <li>Ground Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.</li> <li>Cataract Treatment: Expenses incurred on treatment of cataract upto INR 40K per eye</li> <li>Modern Treatment: Listed procedures will be covered as In patient or as part of Day Care Treatment in a Hospital up to 50% of Sum Insured</li> </ol>	3.1 3.2 3.3 3.4 3.5 3.6 3.7
6	Exclusions (what the policy does not cover?)	<b>1. Investigation &amp; Evaluation: Code – Excl04:</b> <ol style="list-style-type: none"> <li>Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.</li> <li>Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</li> </ol>	8.1.1

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p><b>2. Rest Cure, rehabilitation and respite care: Code – Excl05:</b> Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <ul style="list-style-type: none"> <li>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.</li> <li>ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</li> </ul>	8.1.2
		<p><b>3. Obesity/Weight control: Code – Excl06:</b> Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:</p> <ul style="list-style-type: none"> <li>i. Surgery to be conducted is upon the advice of the Doctor</li> <li>ii. The surgery/Procedure conducted should be supported by clinical protocols</li> <li>iii. The member has to be 18 years of age or older and</li> <li>iv. Body Mass Index (BMI) <ul style="list-style-type: none"> <li>A. greater than or equal to 40 or</li> <li>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"> <li>1) Obesity-related cardiomyopathy</li> <li>2) Coronary heart disease</li> <li>3) Severe sleep apnea</li> <li>4) Uncontrolled type2 diabetes</li> </ul> </li> </ul> </li> </ul>	8.1.3
		<p><b>4. Change-of-Gender treatments: Code – Excl07:</b> Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex</p>	8.1.4
		<p><b>5. Cosmetic or plastic Surgery: Code – Excl08:</b> 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>	8.1.5
		<p><b>6. Hazardous or Adventure Sports: Code – Excl09:</b> 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>	8.1.6
		<p><b>7. Breach of Law: Code – Excl10:</b> 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>	8.1.7

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p><b>8. Excluded Providers: Code – Excl11:</b> 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>	8.1.8
		<p><b>9.</b> Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. <b>Code – Excl12.</b></p>	8.1.9
		<p><b>10.</b> 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. <b>Code – Excl13.</b></p>	8.1.10
		<p><b>11.</b> 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. <b>Code – Excl14.</b></p>	8.1.11
		<p><b>12. Refractive Error: Code – Excl15:</b> Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.</p>	8.1.12
		<p><b>13. Unproven Treatments: Code – Excl16:</b> 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>	8.1.13
		<p><b>14. Sterility and Infertility: Code – Excl17:</b> Expenses related to sterility and infertility. This includes:</p> <ul style="list-style-type: none"> <li>i. Any type of contraception, sterilization</li> <li>ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</li> <li>iii. Gestational Surrogacy</li> <li>iv. Reversal of sterilization</li> </ul>	8.1.14
		<p><b>15. Maternity: Code – Excl18:</b></p> <ul style="list-style-type: none"> <li>i. Medical treatment expenses traceable to childbirth(including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;</li> <li>ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.</li> </ul>	8.1.15
		<p><b>Specific Exclusions:</b></p>	
		<p>1. Any medical treatment taken outside India.</p>	8.2.1
		<p>2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.</p>	8.2.2

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from: 3.1 any nuclear fuel or from any nuclear waste; or 3.2 from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission); 3.3 nuclear weapons material. 3.4 nuclear equipment or any part of that equipment.	8.2.3
		4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.	8.2.4
		5. Injury or Disease caused by or contributed to by nuclear weapons/materials.	8.2.5
		6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or as may be necessitated due to an accident.	8.2.6
		7. Treatment with alternative medicines or Treatment, experimental or any other treatment such as acupuncture, acupressure, magnetic, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.	8.2.7
		8. Suicide, intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event / activity that is against law with a criminal intent.	8.2.8
		9. Vaccination or inoculation except as post bite treatment for animal bite.	8.2.9
		10. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/ disease/defect.	8.2.10
		11. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy and expenses related to Domiciliary hospitalization shall not be covered.	8.2.11
		12. Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury.	8.2.12
		13. Venereal/ Sexually Transmitted disease	8.2.13
		14. Stem cell storage.	8.2.14
		15. Any kind of service charge, surcharge levied by the hospital.	8.2.15
		16. Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.	8.2.16
		17. Non-Payable items: The expenses that are not covered in this Policy are placed under List-I of Annexure-11 in the Policy Document	8.2.17
		18. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner	8.2.18

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
7	<p>Waiting period</p> <ul style="list-style-type: none"> <li>Time period during which specified diseases/ treatments are not covered.</li> <li>It is counted from the beginning of the policy coverage.</li> </ul>	<ol style="list-style-type: none"> <li>Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</li> <li>Specific Waiting periods (Not applicable for claims arising due to an accident): <ul style="list-style-type: none"> <li>24 months for listed diseases/ procedure</li> </ul> </li> <li>Pre-existing diseases: Covered after 48 months</li> <li>Pre-existing for listed disabilities : 24 months</li> </ol> <p><b>Note:</b> Waiting Periods in force for Insured Persons shall be as per the plan opted or option selected</p>	<p>4.A.2</p> <p>4.A.3</p> <p>4.A.1.a</p> <p>4.A.1.a</p>
8	<p>Financial limits coverage of</p> <ol style="list-style-type: none"> <li>Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured).</li> </ol>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/ procedures:</p> <p><b>Base Cover:</b></p> <ol style="list-style-type: none"> <li>Room Rent: Upto 1% of the sum insured per day</li> <li>Intensive Care Unit (ICU) : Upto 2% of the sum insured</li> <li>Cataract: Up to Rs.40K per eye, under one policy year</li> <li>Modern Treatment: up to 50% of sum insured</li> <li>Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs. 2000/- per hospitalization.</li> </ol> <p>In case of a claim, this policy requires you to share the following costs:</p> <p>Expenses exceeding the following Sub-limits:</p> <ol style="list-style-type: none"> <li>Co-pay: 20% on each and every claim (can be waived off by paying an additional Premium)</li> </ol>	<p>3.1</p> <p>3.1</p> <p>3.6</p> <p>3.7</p> <p>3.5</p> <p>3.2</p> <p>9.5</p>
9	Claims/Claims Procedure	<p>A. Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization in India.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p><u>For Cashless Process :</u></p> <ol style="list-style-type: none"> <li>TAT for preauthorization of cashless facility: 2 hours from the time the last necessary document is received.</li> <li>TAT for cashless final bill authorization: 2 hours from the time the last necessary document is received.</li> </ol> <p><b>(Note:</b> 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)</p> <p>B. Procedure for Cashless Claims Outside India:</p> <p>You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website.</p> <p>Toll Free No: 800 08250825</p> <p>Global Toll Free No : +800 08250825 (accessible from locations outside India only)</p>	<p>10</p>

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>Landline no (Chargeable) : 0120-4507250  Email: <a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a>  For Reimbursement Process :</p> <p>i. TAT for Claim settlement: 30 days from the time the last necessary document is received.</p> <p><b>(Note:</b> 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:</p> <p>i. Network Hospital details :  <a href="https://www.hdfcergo.com/locators/cashless-hospitals-networks">https://www.hdfcergo.com/locators/cashless-hospitals-networks</a></p> <p>ii. Helpline number :  <a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a>  Call - : 022 6234 6234 / 0120 6234 6234</p> <p>iii. Hospitals which are excluded or from where no claims will be accepted by insurer  <a href="http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf">http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</a></p> <p>i. Downloading/getting claim form  <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a></p>	
10	Policy Servicing	<p>Call center number : 022 6234 6234 / 0120 6234 6234  Or visit help section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>  Details of Company officials:  Customer Happiness Center:  D-301, 3rd Floor, Eastern Business District LBS Marg,  Bhandup (West), Mumbai - 400 078.</p>	D
11	Grievances/ Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> <li>- Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>- Contact us: 022 6234 6234 / 0120 6234 6234</li> <li>- E-mail: <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></li> <li>- Contact Details for Senior Citizen: 022 6242 6226</li> <li>- Email specific for Senior citizens : <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a></li> </ul> <p>Insured Person may contact the Grievance officer at:  <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p> <p>For updated details of grievance officer, kindly refer the link:  <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a>  Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>.</p>	11.16
12	Things remember to	<p><b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy.</p> <p>Process for free look cancellation:</p> <ol style="list-style-type: none"> <li>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.</li> </ol>	11.14

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		<p>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.</p> <p><b>Policy renewal:</b> 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.</p> <p><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><b>Process for migration:</b> The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for <u>Migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration.</u></p> <p><b>Process for portability:</b> 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><b>Change in Sum Insured:</b> 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><b>Moratorium Period:</b> 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 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>	<p>11.10</p> <p>11.8 &amp; 11.9</p> <p>11.12</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)