

Customer Information Sheet

Student Suraksha-Student Overseas Travel

**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>Student Suraksha-Student Overseas Travel Policy</b>  | 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"> <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   | NA  |
| 5       | Policy Coverage (What the policy covers?) | <p><b>Base Covers:</b> 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"> <li>Accidental Death (We will pay the Sum Insured, if insured died due to accidental injuries)</li> <li>Permanent Disablement(A lump sum payment would be made as per scale provided in Policy in the event of Permanent Total Disablement due to an accident)</li> <li>Emergency Medical Expenses (Expenses incurred on medical treatment of an Insured Person).</li> <li>Emergency Dental Treatment (Expenses incurred on emergency dental work)</li> <li>Loss of Checked Baggage (Loss of Baggage, Personal Documents and/or Personal Effects that have been checked-in)</li> <li>Delay of Checked Baggage (Baggage and/or personal effects owned by or in the custody of an Insured is delayed or misdirected for more than the Deductible)</li> <li>Loss of Passport(Compensation to Insured for the loss of passport during a Trip abroad)</li> <li>Personal Liability(Compensation, in case Insured becomes legally liable to a third party under statutory liability provisions in private law for an incident which results in death, injury or damage to the health of such third party or damage to his/her properties)</li> <li>Bail Bond (Bail amount if Insured is arrested or detained by the police/judicial authorities)</li> <li>Study Interruption(Compensation in the event of Study Interruption due to listed reasons)</li> </ol> | B.1<br>B.2<br>B.3<br>B.4<br>B.5<br>B.6<br>B.7<br>B.8<br>B.9<br>B.10 |

| Sr. No. | Title                                      | Description (Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number |
|---------|--|--|----------------------|
|         |  | 11. Sponsor Protection (In the event of injury to the Insured's Sponsor, and resulting in Death in any form, within 30 days from the date of accident, the Company shall reimburse the Insured the Tuition Fee incurred for the remaining period of this education)<br>12. Compassionate Visit (Company shall pay compensation, to the Insured in the event of Compassionate Visit by one Immediate Family Member)   | B.11<br><br>B.12     |
| 6       | Exclusions(what the policy does not cover) | <u>Specific Exclusions</u><br>1. Accidental Death and Permanent Disablement.<br>i. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an accident.<br>ii. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi engine, commercial aircraft.<br>iii. Any claim arising out of accident related to child birth, pregnancy, or infirmity.<br>2. EMERGENCY MEDICAL EXPENSES<br>i. any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.<br>ii. any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.<br>iii. any dental work.<br>iv. Treatment, which could reasonably be delayed until the Insured's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Physicians and qualified personnel from the Emergency Assistance Provider as the case may be.<br>v. Treatment of orthopedic, degenerative or oncological diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's life or measures solely designed to relieve any acute pain.<br>vi. For charges in excess of reasonable and customary charges as per the determination by the Emergency Assistance Provider, as the case may be.<br>vii. Any costs incurred in connection with cancer treatment, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's life or measures solely designed to relieve acute pain.<br>viii. Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, Cancer or Burns. | B.1 & B.2<br><br>B.3 |

| Sr. No. | Title | Description (Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number |
|---------|-------|--|----------------------|
|         |       | <p>ix. Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.</p> <p>x. Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or illness or disease), maternity or birth (including caesarean section). Case of any consequences thereof unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's or the child's life in the event of acute complications, provided the Insured pregnant woman has not completed the age of 35 years and also that the 30th week of the pregnancy is not yet completed. Except ectopic pregnancy.</p> <p>xi. Medical treatment of typical symptoms suffered during pregnancy and their consequences, including changes in other chronic conditions as a result of pregnancy.</p> <p>xii. Any medical check-ups during pregnancy or treatment of the pregnancy.</p> <p>xiii. Rehabilitation and/or physiotherapy or the costs of prostheses/prosthetics (artificial limbs) etc Specific Exclusions applicable to Medical Evacuation &amp; Body Repatriation</p> <p>Specific Exclusions applicable to Medical Evacuation &amp; Body Repatriation</p> <p>1) if an Insured or anyone acting on behalf of an Insured has not contacted the Emergency Assistance Provider, prior to any arrangements that may give rise to a claim under this Section.</p> <p>2) any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.</p> <p>3) any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.</p> <p>3. EMERGENCY DENTAL TREATMENT</p> <p>1) Permanent crowns or artificial teeth.</p> <p>2) Treatment, which could reasonably be delayed until the Insured's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physicians and qualified personnel from the Emergency Assistance Provider as the case may be.</p> <p>3) Treatment of orthopedic, degenerative or oncological diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's life or measures solely designed to relieve any acute pain.</p> <p>4) Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, Cancer or Burns.</p> | B.4                  |

| Sr. No. | Title | Description (Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number |
|---------|-------|--|----------------------|
|         |       | <p>5) Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.</p> <p>4. LOSS OF CHECKED BAGGAGE</p> <p>i. loss of cash, valuables, securities, tickets, bank or 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>ii. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.</p> <p>iii. destruction or damage due to wear and tear, moth or vermin.</p> <p>iv. baggage, clothing and personal effects despatched as unaccompanied baggage.</p> <p>v. 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>vi. loss or damage to sports equipment whilst in use, contact lenses, samples, tools.</p> <p>vii. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority</p> <p>viii. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</p> <p>ix. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.</p> <p>x. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.</p> <p>xi. a claim involving animals.</p> <p>xii. loss, including but not limited to loss by theft, or damage to vehicles or other accessories.</p> <p>xiii. for any loss that is not reported either to the appropriate police authority or transport Air Line within twenty four (24) hours of discovery or if the Air Line is an Air Line if a property irregularity report is not obtained.</p> <p>xiv. baggage and/or personal effects sent under an airway bill or bill of lading.</p> <p>xv. computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players and any other electronic equipment.</p> <p>xvi. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.</p> <p>xvii. Loss of property unless a Property Irregularity Report or other report usually issued by Air Lines in the event of loss of checked in baggage has been procured and submitted to the Company.</p> | B.5                  |

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|---------|-------|--|----------------------|
|         |       | <p>xviii. Any partial loss of the items contained within the checked-in baggage</p> <p>xix. Items contained within the checked-in baggage, which are valued in excess of US \$ 100 without appropriate proof of ownership.</p> <p>xx. Loss due to complete/partial damage of the checked-in baggage.</p> <p>xxi. Any checked-in baggage loss in the Republic of India.</p> <p>xxii. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p> <p><b>5. DELAY OF CHECKED BAGGAGE</b></p> <p>a) chartered flights, unless such flights are registered in the International Data System.</p> <p>b) confiscation of baggage by customs or any government authority.</p> <p>c) purchases made after arriving in the final destination mentioned on the Air Line ticket.</p> <p>d) baggage and/or personal effects sent under an airway bill or bill of lading.</p> <p>e) delays due to a strike or industrial action existing or announced before the start of the journey.</p> <p>f) 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.</p> <p>g) any delays of the return journey.</p> | B.6                  |
|         |       | <p><b>6. LOSS OF PASSPORT</b></p> <p>a) Loss of the passport due to delay or confiscation or detention by the customs, police or public authorities.</p> <p>b) Loss of the passport due to theft unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in that regard.</p> <p>c) Loss of the passport due to it being left unattended or forgotten by the Insured in a public place or public transport.</p> <p>d) Loss or theft of the passport from a private place or from a private vehicle, unless it was located in a locked hotel room, apartment or locked vehicle, and forcible and violent entry was used to gain access to it.</p> <p>e) Any exclusion mentioned in the 'General Exclusions' section of this Policy</p>   | B.7                  |
|         |       | <p><b>7. PERSONAL LIABILITY</b></p> <p>a) liability which is expected or intended by an Insured.</p> <p>b) liability arising out of or in connection with a business/contractual commitment engaged in by an Insured. 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>  | B.8                  |

| Sr. No. | Title | Description (Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number |
|---------|-------|--|----------------------|
|         |       | <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 an Insured.</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 an Insured.</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 an Insured.</p> <p>h) liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.</p> <p>i) liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or government agency.</p> <p>j) Property Damage to property owned, property rented to, occupied, or used by or in the care of an Insured.</p> <p>k) Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by an Insured under any worker's compensation law, non occupational disablement law or occupational diseases law.</p> <p>l) any claims or suits arising from any Immediate Family Member, Close Business Associate or an Immediate Family Member of a Close Business Associate against an Insured.</p> <p>m) Any claim for liability arising directly or indirectly from or due</p> <ol style="list-style-type: none"> <li>i. The possession of animals.</li> <li>ii. The ownership or possession of vehicles, aircrafts, water crafts, or activities of the Insured involving parachuting, hang-gliding, hot air ballooning or use of firearms.</li> <li>iii. Any wilful, malicious or unlawful act. d) Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.</li> <li>iv. Any supply of goods or services on the part of the Insured.</li> <li>v. Any ownership or occupation of land or buildings other than the occupation of any temporary residence.</li> </ol> <p><b>8. BAIL BOND</b></p> <p>Exclusions: The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of all non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst the Insured's trip abroad or on account of any exclusion mentioned in the 'General Exclusions' section of this Policy</p> | <p>B.9</p>           |

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|---------|-------|---|----------------------------------|
|         |       | <p>9. STUDY INTERRUPTION</p> <p>i. Routine physical check up and / or any related thereto;</p> <p>ii. A trip, the purpose of which was to obtain medical care;</p> <p>iii. Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, Cancer or Burns.</p> <p>iv. Elective surgery</p> <p>v. Alcoholism or drug addiction, or use of any drug or narcotic</p> <p>vi. Any treatment provided by a family member;</p> <p>vii. Specific named hazards, hand gliding, mountaineering, rock climbing, sky diving, professional or amateur racing and piloting an aircraft, skiing, jet skiing, paragliding, parachuting and racing of any type.</p> <p>viii. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an accident.</p> <p>ix. Any other claim after a claim for death has been admitted by the Company and becomes payable.</p> <p>x. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi engine, commercial aircraft.</p> <p>xi. Any claim due to pregnancy or childbirth, or infirmity.</p> <p>xii. Any exclusion mentioned in the 'General Exclusions' section of this Policy.</p> | B.10                             |
|         |       | <p>SECTION 11- SPONSOR PROTECTION</p> <p>Exclusions: This Benefit does not cover any other loss, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy</p>   | B.11                             |
|         |       | <p>SECTION 12- COMPASSIONATE VISIT</p> <p>Exclusions : This Benefit does not cover any other loss, directly or indirectly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.</p>  | B.12                             |
|         |       | <p><b>Specific Exclusions applicable to policy:</b></p> <p>1. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.</p> <p>2. Any Medical Expenses incurred, the need of which arises out of a Pre existing Condition</p> <p>3. Any Medical Expenses incurred within the territorial limits that are not stated in the Schedule.</p> <p>4. Exclusions Applicable to Bodily Injury or Sickness</p> <p>i. occasioned by Civil War or Foreign War.</p> <p>ii. caused or provoked intentionally by the Insured.</p>   | C.I.1<br>C.I.2<br>C.I.3<br>C.I.4 |

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|---------|-------|--|----------------------|
|         |       | <ul style="list-style-type: none"> <li>iii. due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt threat, or arising out of non-adherence to medical advice.</li> <li>iv. sustained or suffered whilst the Insured is or as a result of the Insured being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.</li> <li>v. due to a gradually operating cause.</li> <li>vi. sustained whilst or as a result of participating in any sport as a professional player.</li> <li>vii. sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.</li> <li>viii. whilst the Insured is travelling by air other than as a fare paying passenger on an aircraft registered to an Airline Company for the transport of paying passengers on regular and published Scheduled routes.</li> <li>ix. whilst or as a result of participating or committing or attempting to commit a breach of law with criminal intent</li> <li>x. sustained whilst or as a result of engaging in, practising for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder.</li> <li>xi. sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured was on leave or not in uniform.</li> </ul> |                      |
|         |       | 5. any pathological fracture.  | C.I.5                |
|         |       | 6. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).   | C.I.6                |
|         |       | 7. for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.  | C.I.7                |
|         |       | 8. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping, skiing, jet skiing, paragliding, parachuting and racing of any type.   | C.I.8                |
|         |       | 9. for Bodily Injury sustained as the result of Terrorism.   | C.I.9                |
|         |       | 10. Nuclear Energy risks   | C.I.10               |
|         |       | 11. Injury caused by surgery   | C.I.11               |



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|---------|--|---|---|
| 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>   | <p>i. In-patient medical expenses related to pregnancy :10 months.</p> <p><b>Note:</b> Waiting Periods in force for Insured Persons shall be as per the plan opted or option selected</p>   | 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>ii. Deductible (It is a specified amount:</p> <ul style="list-style-type: none"> <li>up to which an insurance company will not pay any claim, and</li> <li>which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> | <p>The policy will pay only up to the limits specified hereunder for the following diseases/ procedures:</p> <p><b>Note:</b> All amounts are in USD.</p> <p>Base Cover:</p> <ol style="list-style-type: none"> <li>Accidental Death : 20/25K</li> <li>Permanent Total Disability : 20/25K</li> <li>Emergency Medical Expenses (EME) : 50K/1/2.5/5L</li> <li>Dental : 250/500</li> <li>Loss of Passport : 200/250</li> <li>Loss of Checked Baggage : 1/2K</li> <li>Delay of Checked Baggage : 100/150/200</li> <li>Personal Liability : 1L</li> <li>Compassionate Visit (2 way) : 7.5K</li> <li>Study Interruption : 7.5K</li> <li>Sponsor Protection : 7.5K</li> <li>Bail Bond : 7.5K</li> <li>Inpatient medical expenses related to pregnancy (Plus Plan) : 500</li> <li>Cancer Screening &amp; Mammography Examinations : 2K</li> <li>Childcare Benefits : 100 per day/max. 7 days</li> </ol> <p><b>Deductibles :</b></p> <ol style="list-style-type: none"> <li>Emergency Medical Expenses (EME) : 100</li> <li>Dental : 100</li> <li>Loss of Passport: 50</li> <li>Loss of Checked Baggage: Per Baggage Maximum 50% of SI &amp; Per article Limit Maximum 10% of SI</li> <li>Delay of Checked Baggage: 12 hours,\$10 per 8 hours</li> <li>Childcare Benefits: 2 days</li> </ol> | <p>B.1</p> <p>B.2</p> <p>B.3</p> <p>B.4</p> <p>B.7</p> <p>B.5</p> <p>B.6</p> <p>B.8</p> <p>B.12</p> <p>B.10</p> <p>B.11</p> <p>B.9</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</p> <p>B.3</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> <p>i. TAT for preauthorization of cashless facility: 2 hours from the time the last necessary document is received.</p>   | E   |

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|---------|------------------------|--|----------------------|
|         |                        | <p>ii. TAT for cashless final bill authorization: 2 hours 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 24 hours from the time the last necessary document is received by us)</p> <p>B. Procedure for Cashless Claims Outside India:<br/>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 Global Toll Free No: +800 08250825 (accessible from locations outside India only)</p> <p>Landline no (Chargeable) : 0120-4507250</p> <p>Email: <a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a></p> <p><b>For Reimbursement Process :</b></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)</p> <p>Provide the details /web link for following:</p> <p>i. Network Hospital details:<br/><a href="https://www.hdfcergo.com/locators/cashless-hospitals-networks">https://www.hdfcergo.com/locators/cashless-hospitals-networks</a></p> <p>ii. Helpline number:<br/><a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a><br/>Call - : 022 6234 6234 / 0120 6234 6234</p> <p>iii. Hospitals which are excluded or from where no claims will be accepted by insurer<br/><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>iv. Downloading/getting claim form<br/><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</p> <p>Or visit help section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></p> <p>Details of Company officials:<br/>Customer Happiness Center:<br/>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> <p>- Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></p> <p>- Contact us: 022 6234 6234 / 0120 6234 6234</p> <p>- Email: <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></p> <p>- Contact Details for Senior Citizen: 022 6242 6226</p> <p>- Email specific for Senior citizens : <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a></p> <p>Insured Person may contact the Grievance officer at: <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p>   | D.7                  |

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|         |                    | <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></p> <p>Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>.</p>  |                      |
| 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> <li>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.</li> </ol> <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 Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.</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> |                      |

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|---------|------------------|---|----------------------|
| 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)