

Dear Customers,

HDFC ERGO cares for the safety and well-being of you and your family members!

In these trying times of COVID-19 outbreak, we would like to extend our support to our valued customers by adding 'Home Care Expenses' benefit to your existing policy.

In spite of numerous efforts by our Government, COVID-19 patients have struggled to find beds in hospitals and hence many are opting for treatment at home.

As a responsive insurer and to help our policyholders in this situation, we have added "Home Care Expenses" benefit which will cover the medical expenses for COVID-19 treatment taken at home. The details of Home Care Expenses are following:

We will cover the cost of treatment of COVID-19 incurred by the Insured person on availing treatment at home provided that:

- The Medical practitioner advises the Insured person to undergo treatment at home.
- There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
- The Insured person can avail the services as prescribed by the medical practitioner on a cashless basis through designated network provider. However, in case the Insured person intends to avail the services of non-network provider, claim shall be subject to reimbursement.

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to the treatment of COVID -19:

- Diagnostic tests underwent at home or diagnostics centre
- Medicines prescribed in writing
- Consultation charges of the medical practitioner
- Nursing charges related to medical staff
- Medical procedures limited to parenteral administration of medicines
- Cost of Oximeter, Oxygen cylinder and Nebulizer

Further, any claim made and settled by us during this duration for the treatment of COVID-19 will not reduce eligible Cumulative Bonus/Multiplier Benefit (if applicable).

Also, for such claims; in case we activate the Restore Sum Insured, this extra Sum Insured will be over and above addition of Sum Insured under Restore Sum Insured Benefit as stated in the policy terms and conditions(if applicable).

This additional coverage will be applicable for the period between 01-Jul-2020 and 30-Sep-2020 at no extra cost. The hospitalisation or home treatment must start within this time period.

Annexure A

S.No.	Name of the Product	IRDAI UIN
1	my:health Suraksha	HDFHLIP20049V041920
2	Group Mediclaim Insurance Policy	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.II/116/13-14
3	Health Suraksha Top –Up	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.II/115/13-14
4	my:healthMedisure Plus Insurance	IRDA/NL-HLT/L&TGI/P-H/V.II/34/14-15
5	Sampoorna Suraksha	HDFHLIP20070V011920
6	my:healthMedisure Super Top Up Insurance	IRDA/NL-HLT/L&TGI/P-H/V.II/31/14-15
7	Micro Insurance- Group Mediclaim Insurance Policy	IRDAI/HLT/HDFC-ERGOGI/P-H/V.1/23/16-17
8	My: health Group Medisure Insurance	IRDA/NL-HLT/L&TGI/P-H/V.1/329/13-14