

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	Policy Clause Number
1	Name of Insurance Product/Policy	Beyond Borders	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 (Basis)	<ul style="list-style-type: none"> Individual Sum Insured - Where each member has a separate sum insured under the policy Note: For complete details of Sum Insured applicability please refer to your Policy Schedule / Certificate of Insurance	NA
5	Policy Coverage (What the policy covers?)	Given below are details of all base and optional covers available in the product. However, coverages in force for the Insured Persons shall be as opted and specified in their Policy Schedule / Certificate of Insurance	NA
		Base Covers: Expenses in respect of:	Section 2.I
		1. Emergency Medical Expenses – Accident & Illness: Indemnifies the Medical Expenses and other Expenses for an Emergency Care Hospitalization	Section 2.I.1
		2. Maternity: Indemnifies the Medical Expenses incurred on delivery of a child, lawful termination, pre & post natal expenses, treatment of new born baby and vaccinations	Section 2.I.2
		3. Hospital Cash – Accident & Illness: Daily cash for each continuous and completed period of 24 hours of Hospitalization	Section 2.I.3
		4. Dental Expenses: Reimbursement for expenses incurred in respect of the Medically Necessary Dental Treatment owing to sudden acute pain	Section 2.I.4
		5. Recuperation expenses: Indemnification of listed recuperation expenses following a hospitalization	Section 2.I.5

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	6. Emergency Medical Evacuation: Covers costs incurred on transportation of the Insured Person in an Air Ambulance	Section 2.I.6
	7. Personal Accident: Lump Sum payment in the event of an Accidental Death and/or Permanent Disablement due to an Accident	Section 2.I.7
	8. 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	Section 2.I.8
	9. Repatriation of Mortal remains: Pays for transportation of the deceased body/mortal remains and personal belongings of the deceased Insured Person back to India	Section 2.I.9
	10. Funeral Expenses: Reimbursement of expenses incurred towards the burial or cremation of the Insured Person following his/her unfortunate death.	Section 2.I.10
	11. Delay of Checked-In Baggage (Indemnity): Reimbursement of expenses incurred in purchase of only listed essential items in the event that the Insured Person's checked-in baggage is delayed or misdirected beyond the Time Deductible	Section 2.I.11
	12. Delay of Checked-In Baggage (Benefit): Lumpsum payout in the event that the Insured Person's checked-in baggage is delayed or misdirected beyond the Time Deductible	Section 2.I.12
	13. Loss of Checked-In Baggage(Benefit): Lump Sum payout in the event of total and permanent loss of Checked-In Baggage	Section 2.I.13
	14. 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 the time deductible due to specified reasons	Section 2.I.14
	15. 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	Section 2.I.15
	16. 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	Section 2.I.16
	17. Flight Rescheduling And Alternate Booking: Reimburses the differential fare while booking an alternate flight OR while rescheduling a pre-booked flight in the event that the Insured Person's confirmed booked flight in which he/she was scheduled to travel during the Period of Insurance is cancelled due to listed the reasons	Section 2.I.17

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	18. Trip Delay: Reimbursement for expenses in the event that Insured Person's trip is delayed due to specified reasons	Section 2.I.18
	19. Trip Cancellation: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation & pre-booked events and activities in the event of Trip Cancellation due to specified reasons	Section 2.I.19
	20. Trip Curtailment: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation, pre-booked events and activities & Cost of rescheduling pre-booked confirmed Flight in the event of Trip Curtailment due to specified reasons	Section 2.I.20
	21. Bounced Booking – Hotel: Reimbursement of the expenses incurred towards alternate accommodation arrangement in case the Insured Person's original hotel booking is bounced due to over booking	Section 2.I.21
	22. Bounced Booking – Airline: Reimbursement of the expenses incurred towards alternate travel arrangement in case the Insured Person's original Flight ticket is bounced due to over booking	Section 2.I.22
	23. Theft of Baggage & its Contents: Reimbursement of expenses in case of theft of Baggage or its contents owned by the Insured Person or allotted to Insured person by his employer is completely lost due to theft	Section 2.I.23
	24. Theft of Electronic Gadget: Reimbursement of expenses in the event that one or more listed Electronic Gadgets owned by the Insured Person or allotted to Insured person by his employer are completely lost due to theft	Section 2.I.24
	25. Theft of Mobile Phone: Reimbursement of expenses in the event that the mobile phone owned by the Insured Person or allotted to Insured person by his employer is completely lost due to theft	Section 2.I.25
	26. Fraudulent Transactions on Payment Cards: Reimbursement for amount lost due to fraudulent transaction on the Insured Person's lost or stolen payment card.	Section 2.I.26
	27. Loss of Passport: Reimbursement of expenses incurred in obtaining a new/duplicate passport, in the event that the Insured Person's passport is lost	Section 2.I.27
	28. 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	Section 2.I.28
	29. 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.	Section 2.I.29
	30. Hijack Distress Allowance(Lumpsum): Lump Sum payout if the Insured Person is travelling on board a Flight which is Hijacked	Section 2.I.30

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	31. Emergency Hotel Accommodation for Insured Person: Reimbursement for the actual expenses incurred on Hotel accommodation in the event that Insured Person is hospitalized beyond the time deductible and this in turn leads to the Insured Person missing his original scheduled forthcoming flight	Section 2.I.31
	32. 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.	Section 2.I.32
	33. 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.	Section 2.I.33
	34. 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.	Section 2.I.34
	35. Personal Liability: Reimbursement of expenses for actual legal liability arising on account of Insured Person's negligence	Section 2.I.35
	36. Bail Bond: Cost of bail bond expenses following false arrest or wrongful detention of the Insured Person by the police/judicial authorities	Section 2.I.36
	37. Study Interruption: Reimburses the portion of tuition fees that has already been paid and is non-refundable ONLY if any of the below listed events occur due to which the Insured Person is unable OR decides not to continue his/her studies further and complete the course	Section 2.I.37
	38. Sponsor Protection: Reimburses the forthcoming expenses on the Insured Person's Tuition Fees in the event of Accidental Death of the Insured Person's Sponsor	Section 2.I.38
	39. Back at Home cover: Insurance for Burglary of Home contents, Fire and Allied Perils for Home Contents and Pet Care	Section 2.I.39
	40. Rental Motor Damages: Reimburses the Insured Person for damages pertaining to a rented motor vehicle	Section 2.I.40
	41. Replacement of staff: Indemnifies the air travel expenses incurred on sending out one co-worker as a replacement for the hospitalized Insured Person	Section 2.I.41

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	42. Golfer's hole in one: Lump Sum payout if the Insured person achieves a hole-in-one in a recognized golf course	Section 2.I.42
	43. Loss of Checked-in Baggage (Indemnity): Reimburses the Insured Person for losses in the event of total and permanent loss of Checked-In Baggage	Section 2.I.43
	44. Hijack Distress Allowance (Per Day): Per day payout if the Insured Person is travelling on board a Flight which is Hijacked	Section 2.I.44
	Optional Covers: Optional coverages for the Insured Persons shall be in force only if the same are opted and specified in the Insured Person's Policy Schedule / Certificate of Insurance	Section 2.II
	1. Automatic Extension: Automatic Extension of policy once for 7 days in case necessary and owing to specified reasons	Section 2.II.1
	2. Road Ambulance: Covers costs incurred on transportation of the Insured Person in a Road Ambulance	Section 2.II.2
	3. Medical Repatriation: Pays for evacuating the Insured Person from overseas medical facility to a medical facility in India	Section 2.II.3
	4. Post Hospitalization Expenses: Indemnification of listed post hospitalization medical expenses following a hospitalization	Section 2.II.4
	5. Out Patient Treatment expenses: Covers listed OPD expenses	Section 2.II.5
	6. Extension of Pre-Existing Disease (PED) Coverage: Specific exclusion 'q' – 'Claims arising out of pre-existing disease' shall be superseded upto the limit specified in the Policy schedule for listed benefits if this cover is in force.	Section 2.II.6
	7. Restriction of Coverage For Senior Citizens: Applies sub-limits for Insured Persons aged 61 years and above	Section 2.II.7
	8. 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	Section 2.II.8
	9. 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	Section 2.II.9
	10. Extension of Coverage For Suicide: Supersedes the specific exclusion pertaining to suicide only for listed benefits	Section 2.II.10
	11. Extension of Coverage for Terrorism: Exclusion 't' under Specific Exclusions section shall be superseded for all benefits if this cover is in force	Section 2.II.11

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		12. Home to Home cover: Provides coverage to the Insured Person only for listed benefits before and beyond the Period of Insurance	Section 2.II.12
		13. Extension For Coverage In India: Provides coverage to the Insured Person for only the listed benefits while he returns to India during the Policy Period.	Section 2.II.13
		14. Overseas Assistance Services: Provides listed assistance services to the Insured Person whilst on a trip overseas	Section 2.II.14
		15. Emergency Cash Assistance Service: Provides cash assistance service when the Insured Person requires emergency cash flow due to theft or burglary of luggage or physical money occurring during the Period of Insurance	Section 2.II.15
6	Exclusions (what the policy does not cover)	Exclusions specific to particular benefit	NA
		<u>Specific Exclusions applicable to DENTAL EXPENSES</u> a. Any routine dental examination b. Any Pre-existing disease or ailment c. Dentures including dental crowns, inlays and onlays d. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal e. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date f. Any cosmetic dental treatment. g. Claims pertaining to Medically Necessary Dental Hospitalizations	Section 2.I.4
		<u>Specific Exclusions applicable to FUNERAL EXPENSES</u> a. Any kind of charges related with Transportation of mortal remains	Section 2.I.10
		<u>Specific Exclusions applicable to DELAY OF CHECKED-IN BAGGAGE (INDEMNITY)</u> 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.	Section 2.I.11

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	<ul style="list-style-type: none"> 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 on any mode of transport other than Air/Flight unless REMOVAL OF RESTRICTION TO ONLY FLIGHTS is in-force i. Loss of Checked-in baggage 	
	<p><u>Specific Exclusions applicable to DELAY OF CHECKED-IN BAGGAGE (BENEFIT)</u></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 on any mode of transport other than Air/Flight unless REMOVAL OF RESTRICTION TO ONLY FLIGHTS is in-force i. Loss of Checked-in baggage 	Section 2.I.12
	<p><u>Specific Exclusions applicable to LOSS OF CHECKED-IN BAGGAGE (BENEFIT)</u></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. Partial damage of baggage f. Partial or complete damage to contents within the baggage. g. Any claim related to any type of damage to Checked-in baggage / items in Checked-in baggage 	Section 2.I.13

		h. Loss of checked-in baggage on any mode of transport other than Air/Flight unless REMOVAL OF RESTRICTION TO ONLY FLIGHTS is in-force	
		<u>Specific Exclusions applicable to FLIGHT DELAY</u>	Section 2.I.14
		<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 other than those listed. e. FLIGHT DELAY on any mode of transport other than Air/Flight unless REMOVAL OF RESTRICTION TO ONLY FLIGHTS is in-force 	
		<u>Specific Exclusions applicable to MISSED FLIGHT CONNECTION</u>	Section 2.I.16
		<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. d. MISSED FLIGHT CONNECTION on any mode of transport other than Air/Flight unless REMOVAL OF RESTRICTION TO ONLY FLIGHTS is in-force 	
		<u>Specific Exclusions applicable to TRIP CANCELLATION</u>	Section 2.I.19
		<ul style="list-style-type: none"> a. Claims where-in Insured person was aware about facts or matters which could have resulted in cancellation of the trip. b. Any Travel related bookings where-in Insured person is travelling as a fare paying passenger on a common carrier shall not be payable. 	
		<u>Specific Exclusions applicable to TRIP CURTAILMENT</u>	Section 2.I.20
		<ul style="list-style-type: none"> a. Claims where-in Insured person was aware about facts or matters which could have resulted in curtailment of the trip. 	

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		<p>b. Any Travel related bookings where-in Insured person is travelling as a fare paying passenger on a common carrier shall not be payable except the below.</p> <ul style="list-style-type: none"> i. The actual cost of economy class (most basic economy class) flight ticket to return back to India due to Trip Curtailment OR ii. The differential Cost of rescheduling pre-booked confirmed Flight to return back to India due to Trip Curtailment 	
		<p><u>Specific Exclusions applicable to BOUNCED BOOKING - HOTEL</u></p> <ul style="list-style-type: none"> a. Any hotel bookings which are allotted to hotel staff or under any special hotel industry employee scheme b. Any hotel bookings made within 5 days of hotel check-in date c. Any Wait listed bookings 	Section 2.I.21
		<p><u>Specific Exclusions applicable to BOUNCED BOOKING - AIRLINE</u></p> <ul style="list-style-type: none"> a. Any air tickets which are allotted to airline staff or under any special travel industry employee scheme b. Any air ticket bookings made within 5 days of scheduled flight departure c. Any Wait listed bookings 	Section 2.I.22
		<p><u>Specific Exclusions applicable to THEFT OF BAGGAGE AND ITS CONTENTS</u></p> <ul style="list-style-type: none"> a. Theft of cash, currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities / documents / papers of any kind and petrol or other coupons. 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 c. Any theft that is not reported to the appropriate police authority and for which FIR is not filed within twenty four (24) hours of the incident d. Theft of passport e. Theft of International driving license f. Theft of Checked in Baggage g. Theft of Laptop or Tablet or Camera or Mobile Phone and pertaining accessories 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 	Section 2.I.23

		j. Theft of Jewellery	
		<u>Specific Exclusions applicable to THEFT OF ELECTRONIC GADGET</u>	Section 2.I.24
		<ul style="list-style-type: none"> a. Any loss of item sent in advance or mailed or shipped separately b. Any item that was in checked-in baggage lost by common carrier c. Loss, delay or confiscation or detention by customs, police or public authorities. d. Any loss of software or data in the Electronic Gadget and any consequential loss e. Any kind of damage to the item f. Loss arising from any reason, other than Theft g. Loss or Theft of Mobile phones or desktops h. Theft of an electronic gadget whilst in the custody of any persons, other than the Insured Person. 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. j. Theft due to negligent behaviour on the part of Insured Person k. Loss/Theft of any accessory pertaining to the covered Electronic Gadget l. Any theft that is not reported to the appropriate police authority and for which FIR is not filed within twenty four (24) hours of the incident 	
		<u>Specific Exclusions applicable to THEFT OF MOBILE PHONE</u>	Section 2.I.25
		<ul style="list-style-type: none"> a. Mobile phone that was in checked-in baggage lost by common carrier b. Loss, delay or confiscation or detention by customs, police or public authorities. c. Any loss of software or data in the Mobile phone and any consequential loss d. Any kind of damage to the mobile phone e. Theft of any item other than a Mobile phone f. Theft of the mobile phone whilst in the custody of any persons, other than the Insured Person. g. Theft due to negligent behaviour on the part of Insured Person h. Theft of any accessory pertaining to the Mobile phone i. Any theft that is not reported to the appropriate police authority and for which FIR is not filed within twenty four (24) hours of the incident 	
		<u>Specific Exclusions applicable to Loss of Passport</u>	Section 2.I.27
		<ul style="list-style-type: none"> a. Loss of the passport due to confiscation or detention by the customs, police or public authorities 	
		<u>Specific Exclusions applicable to LOSS OF INTERNATIONAL DRIVING LICENSE</u>	Section 2.I.28

	<p>a. Loss of the international driving license due to confiscation or detention by the customs, police or public authorities.</p>	
	<p><u>Specific Exclusions applicable to VISA REJECTION</u></p> <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 caused due to change in laws, regulations or orders issued by any domestic or foreign Government body or the regulating authority which was publicly announced before or after submitting Visa Application.</p> <p>e. Rejection of Visa applied after any restrictions imposed by the government on travel to destination place.</p> <p>f. Contractual breach or non-adherence to the terms and conditions of Visa embassy.</p> <p>g. Person with any criminal records applying for visa.</p> <p>h. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war.</p> <p>i. 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>j. Rejection of Visa applied due to Illegal or malicious act of the Insured Person.</p> <p>k. 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>l. Visa cancellation for work Visa or any of such kind for work purpose/permit.</p> <p>m. Visa application for Student Visa irrespective of course duration and type.</p> <p>n. Past travel history which has resulted in deporting from the said country</p>	Section 2.I.29
	<p><u>Specific Exclusions applicable to HIJACK DISTRESS ALLOWANCE (LUMPSUM)</u></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>	Section 2.I.30

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	<u>Specific Exclusions applicable to EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON</u> a. Any kind of expenses related to meals and transportation are not payable under this benefit	Section 2.I.31
	<u>Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER</u> a. Any kind of expenses related to meals, accommodation or transportation (except the round trip Flight tickets) are not payable under this benefit	Section 2.I.32
	<u>Specific Exclusions applicable to EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER</u> a. Any kind of expenses related to meals or transportation are not payable under this benefit	Section 2.I.33
	<u>Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN</u> a. Any kind of expenses related to meals, or transportation (except the flight tickets) are not payable under this benefit	Section 2.I.34
	<u>Specific Exclusions applicable to PERSONAL LIABILITY</u> a. Liability which is expected or intended by an Insured Person 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. 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. d. Liability arising out of the rendering of or failure to render professional services. e. Liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by the Insured Person. f. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorised land conveyances, water craft or aircraft. g. Liability arising out of the transmission of a communicable disease by the Insured Person. h. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.	Section 2.I.35
	<u>Specific Exclusions Applicable to Burglary Cover for Home Contents</u> 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 39.b table given in the Policy Document.	Section 2.I.39
	<u>Specific Exclusions Applicable to Fire and Allied Perils for Home Contents</u>	Section 2.I.39

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		<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:</p> <ol style="list-style-type: none"> Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 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. 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. Pollution or contamination, unless <ol style="list-style-type: none"> the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination. 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. 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. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. Loss or damage to any Insured Property removed from Your Home to any other place. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. Any reduction in market value of any Insured Property after its repair or reinstatement. Costs, fees or expenses for preparing any claim. 	
		<p><u>Specific Exclusions Applicable to Pet Care</u></p> <ol style="list-style-type: none"> Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet. 	Section 2.I.39

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		<p><u>Specific Exclusions applicable to RENTAL MOTOR DAMAGES</u></p> <ul style="list-style-type: none"> a. We shall not be liable to pay any damages OR expenses that are NOT mentioned in the table above b. We shall not be liable to pay any charges imposed by the rental company for delayed return of the vehicle c. Operation of the vehicle in violation of the terms of the rental agreement. d. Damage to rented Motor vehicles that have been rented from a non-licensed rental agency. e. Damages to rented Motor vehicles in the absence of a valid and legal rental agreement f. Any claim arising out of violation of law, rules or regulations of the country g. Any loss or damage arising from wear and tear, gradual deterioration, latent damage or defect h. Any claim arising out of insured being under influence of alcohol or drug abuse. 	Section 2.I.40
		<p><u>Specific Exclusions applicable to REPLACEMENT OF STAFF</u></p> <ul style="list-style-type: none"> a. Claim shall NOT be payable under this benefit if the substitute employee has already been booked to travel to the requisite destination prior to the date of admission of the Insured Person in the hospital. 	Section 2.I.41
		<p><u>Specific Exclusions applicable to LOSS OF CHECKED-IN BAGGAGE (INDEMNITY)</u></p> <p>We shall not liable for Loss arising / resulting from:</p> <ul style="list-style-type: none"> a. loss of cash, jewellery, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities, documents, papers, coupons of any kind. b. 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 	Section 2.I.43

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	<ul style="list-style-type: none"> c. destruction or damage due to wear and tear, moth or vermin d. Any type of partial damage e. Any type of theft or stealing f. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority g. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds h. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring i. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. j. a claim involving animals k. baggage and/or personal effects sent under an airway-bill or bill of lading l. Computer equipment, mobile phones, tablets, ipods, laptops, cameras, musical instruments, radios and portable radio/cassette/compact disc players and other personal electronic equipment. m. Articles within the checked in baggage which were lost and not purchased 10 days immediately after the date of loss. 	
	<u>Specific Exclusions applicable to HIJACK DISTRESS ALLOWANCE (PER-DAY)</u> <ul style="list-style-type: none"> a. Any claim where the Insured Person is considered as the principal or accessory or is in anyway involved with the Hijacking 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 	Section 2.I.44
	<u>Specific Exclusions Applicable to EXTENSION OF PREEXISTING DISEASE (PED) COVERAGE</u> <ul style="list-style-type: none"> 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 b. Any routine follow-up or treatments pertaining to the pre-existing disease 	Section 2.II.6
	<u>Specific Exclusions applicable to EMERGENCY CASH ASSISTANCE</u> <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. 	Section 2.II.15

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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 	
	STANDARD EXCLUSIONS (applicable to all benefits under the policy)	Section 3.I
	1. Investigation & Evaluation: Code Excl04 <ul style="list-style-type: none"> i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded. 	Section 3.I.a
	2. Rest Cure, rehabilitation and respite care: Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes: <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. 	Section 3.I.b
	3. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions: <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: 	Section 3.I.c

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	<ul style="list-style-type: none"> 1) Obesity-related cardiomyopathy 2) Coronary heart disease 3) Severe sleep apnea 4) Uncontrolled type2 diabetes 	
	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	Section 3.I.d
	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	Section 3.I.e
	6. 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.	Section 3.I.f
	7. 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.	Section 3.I.g
	8. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12.	Section 3.I.h
	9. 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.	Section 3.I.i
	10. 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.	Section 3.I.j

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	11. Refractive Error: Code – Excl15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.	Section 3.I.k
	12. 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.	Section 3.I.l
	13. Sterility and Infertility: Code – Excl17: Expenses related to sterility and infertility. This includes: 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	Section 3.I.m
	14. Maternity: Code – Excl18 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.	Section 3.I.n
	Specific Exclusions (applicable to all benefits under the policy)	Section 3.II
	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.	Section 3.II.a
	b. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.	Section 3.II.b
	c. Any Insured Person's participation or involvement in naval, military or air force operation.	Section 3.II.c
	d. Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition").	Section 3.II.d
	e. Congenital external diseases, defects or anomalies.	Section 3.II.e
	f. Stem cell harvesting.	Section 3.II.f
	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.	Section 3.II.g

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		h. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).	Section 3.II.h
		i. Vaccination including inoculation and immunisations (except post animal bite treatment).	Section 3.II.i
		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 .	Section 3.II.j
		k. The provision or fitting of hearing aids, spectacles or contact lenses.	Section 3.II.k
		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.	Section 3.II.l
		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 specifically mentioned to be covered under any benefit of this Policy.	Section 3.II.m
		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.	Section 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	Section 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	Section 3.II.p
		q. Claims arising out of pre-existing disease	Section 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	Section 3.II.r

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		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.	
		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	Section 3.II.s
		t. Any act of 'Terrorism' unless explicitly covered under any benefit of this policy.	Section 3.II.t
		u. Specific Exclusions listed under a benefit (if any)	Section 3.II.u
		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	Section 3.II.v
		w. Any form of treatment that the treating doctor thinks can reasonably wait until the concerned Insured person returns home	Section 3.II.w
		x. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism)	Section 3.II.x
		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.	Section 3.II.y
		z. Claims owing to involvement of Insured Person in Hazardous Activities OR Adventure sports as defined under Specific definitions section	Section 3.II.z
		aa. Claims for medical expenses wherein the Insured Person has taken treatment at home or any place that is NOT a Hospital.	Section 3.II.aa
		bb. Claims pertaining to pre and post hospitalization medical expenses unless specifically mentioned to be covered under any benefit of this Policy.	Section 3.II.bb
7	Waiting Period • Time period during which specified disease / treatments are not covered	Waiting Period applicable for Maternity: 0/9/12/18/24 months	NA

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	<ul style="list-style-type: none"> It is counted from the beginning of the policy coverage 		
8	Financial limits of coverages	The policy will pay only up to the limits as per plan opted: (Figures in USD unless specified otherwise hereunder)	NA
	<ul style="list-style-type: none"> Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) 	Base Covers	NA
		1. Hospital Cash - Accident & Illness : Maximum upto 5/7/10/15/30 days	NA
		2. Dental Expenses: <ul style="list-style-type: none"> a. Maximum number of visits: 2/5 b. Maximum cost per visit: 125/250 	
		3. Recuperation Expenses: <ul style="list-style-type: none"> a. Maximum number of visits: 5/10 b. Maximum cost per visit: 20/50/100/200 	
		4. Delay of checked in Baggage (Benefit): Max upto 12 hours of delay post breach of time deductible	
		5. Back at home cover: <ul style="list-style-type: none"> a. Home Insurance - Building & content: 30% for content and 70% for building 	
		6. Loss of Checked-in Baggage (Indemnity): <ul style="list-style-type: none"> a. Per bag limit: 25/50/75 % b. Per article limit: 5/10/15/20/25/50 % 	
		7. Hijack Distress Allowance (Per Day) : Maximum upto 3/5/7/10 days	
		Optional Covers:	NA
		1. Road Ambulance: 50 - 1000	NA
		2. Post Hospitalization: Upto 10/15/30/60/90/180 days post discharge	
		3. Out Patient Treatment expenses: 50 – 20,000	
		4. Extension of pre-existing disease (PED) coverage: 500/750/1000/1500/2500/3000/5000/10,000/15,000/20,000	
		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	NA

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		2. Intensive care unit - maximum USD 3,250 per day up to 7 days	
		3. Surgery - maximum up to USD 15 K	
		4. Anesthetist services - up to 25% of surgical treatment	
		5. Medical Practitioner's visit fees - maximum USD 100 per day per visit up to 10 visits per claim	
		6. Diagnostic and Radiology services - maximum USD 1000 per claim	
		7. Ambulance services - maximum upto USD 500 OR amount specified in the Policy Schedule against this service whichever is lower (per claim basis)	
		8. Miscellaneous expenses - maximum of USD 2K	
Deductible - It is a specified amount <ul style="list-style-type: none"> • up to which an insurance company will not pay any claim, and • which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Deductibles – Base Covers:		NA
	1. Emergency Medical Expenses - Accident & Illness: 0/50/100/200/250/500/750/1000/2000/2500		NA
	2. Hospital Cash - Accident & Illness: 0/24/48 hours		
	3. Dental Expenses: 0/25/50/60/80/100/200		
	4. Emergency Medical Evacuation: 0/25/50/100/200		
	5. Repatriation of Mortal Remains: 0/25/50/100/150		
	6. Delay of checked-in Baggage (Indemnity): 2/4/6/8/12/24 hours		
	7. Delay of checked-in Baggage (Benefit): 2/4/6/8/12/24 hours		
	8. Flight Delay: 2/3/4/6/8/12/24 hours		
	9. Trip Delay: 4/6/12/24 hours		
	10. Missed flight connection: 2/3/4/6/8/12/24 hours		
	11. Flight rescheduling and alternate booking: 0/50/100/150		
	12. Trip Cancellation: 0/50/100/150/200		
	13. Trip Curtailment: 0/50/100/150/200		
	14. Bounced Booking – Hotel: 0/50/100/150		
	15. Bounced Booking – Airline: 0/50/100/150		
	16. Theft of Baggage and its Contents: 0/25/50/100		
	17. Theft of Electronic Gadget: 0/25/50/100		
	18. Theft of mobile phone: 0/25/50/100		
	19. Fraudulent Transaction on Payment cards: 0/25/50/100/200/500		
	20. Loss of Passport: 0/25/30/50		

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		21. Visa Rejection: 0/25/50/100	
		22. Hijack Distress Allowance (Lumpsum): 0/12/24 hours	
		23. Emergency Hotel Accommodation for Insured Person: 100	
		24. Personal Liability: 100	
		25. Emergency Hotel Accommodation for Insured Person: 0/50/100/150	
		26. Emergency Travel expenses for Immediate Family member: 0/50/100/150	
		27. Emergency Accommodation expenses for Immediate Family member: 0/50/100/150	
		28. Emergency Travel expenses for Insured Person's Minor children: 0/50/100/150	
		29. Personal Liability: 0/100/200	
		30. Bail Bond: 0/100/500/1000	
		31. Pet Care: INR 1000	
		32. Rental Motor Damages: 0/25/50/100/150	
		33. Replacement of staff: 0/25/50/100/150	
		Deductible - Optional Covers	NA
		1. Out Patient Treatment Expenses: 0/50/100	NA
	Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).	Co-Payment (%) – Base Covers	NA
		1. Maternity: 0/10/20/25/50	NA
		2. Emergency Medical Evacuation: 0/10/20/25/50	
		3. Loss of International driving license: 0/10/25/50	
		4. Visa Rejection: 0/10/20/25/50	
	Sum Insured Limits	Sum Insured specific to particular Base Covers	NA
		1. Emergency Medical Expenses - Accident & Illness: 10,000 to 10,00,000	NA
		2. Maternity: 500 to 10,000	
		3. Hospital Cash - Accident & Illness: 10/25/50/75/100/200 per day	
		4. Dental Expenses: 50 to 2,500	
		5. Recuperation Expenses: 100/250/500/1000	
		6. Emergency Medical Evacuation: 500 to 10,00,000	
		7. Personal Accident (PA): 1,000 to 10,00,000	
		8. Personal Accident - Common Carrier: 1,000 to 10,00,000	

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	9. Repatriation of Mortal Remains: 250 to 10,00,000	
	10. Funeral Expenses: 100 to 1,000	
	11. Delay of checked-in Baggage (Indemnity): 50 to 600	
	12. Delay of checked-in Baggage (Benefit): 10 to 200 per hour beyond the deductible	
	13. Loss of Checked-in Baggage (Benefit): 100 to 1,000	
	14. Flight Delay: 10 to 1,000	
	15. Flight Cancellation: 100 to 5,000	
	16. Missed Flight Connection: 100 to 5,000	
	17. Flight rescheduling and alternate booking: 100 to 5,000	
	18. Trip Delay: 50 to 2,500	
	19. Trip Cancellation: 100 to 5,000	
	20. Trip Curtailment: 100 to 5,000	
	21. Bounced Booking - Hotel: 50 to 2,500	
	22. Bounced Booking - Airline: 50 to 2,500	
	23. Theft of Baggage and its Contents: 100 to 2,500	
	24. Theft of Electronic Gadget: 100 to 2,500	
	25. Theft of Mobile phone: 100 to 2,500	
	26. Fraudulent transactions on payment cards: 100 to 5,000	
	27. Loss of Passport: 50 to 500	
	28. Loss of International driving license: 50 to 500	
	29. Visa Rejection: 50 to 3,000	
	30. Hijack Distress Allowance (Lumpsum): 50 to 2,500	
	31. Emergency Hotel Accommodation for Insured Person: 50 to 5,000	
	32. Emergency Travel Expenses for Immediate Family member: 50 to 10,000	
	33. Emergency Accommodation Expenses for Immediate Family member: 50 to 5,000	
	34. Emergency Travel Expenses for Insured Person's minor Children: 50 to 5,000	
	35. Personal Liability: 1,000 to 2,50,000	
	36. Bail Bond: 100 to 1,00,000	
	37. Study interruption: 1,000 to 1,00,000	
	38. Sponsor protection: 1,000 to 1,00,000	

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		39. Back at home cover a. Burglary Cover for Home Contents: INR 75000 to INR 3,00,000 b. Home Insurance - Building & Content: INR 15,00,000 c. Pet Care: INR 25000	
		40. Rental motor damages: 50 to 1,500	
		41. Replacement of staff: 100 to 5,000	
		42. Golfer's hole in one: 250	
		43. Loss of Checked-in Baggage (Indemnity): 100 - 5000	
		44. Hijack Distress Allowance (Per Day): 50 - 1000 per day	
		Sum Insured specific to particular Optional Covers	NA
		1. Automatic extension: 7/15/30/45/60/90 days	NA
		2. Post hospitalization Expenses: 100/250/500/600/800/1000/2000/3000/5000	
		A. Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization in India.	NA
9	Claims/Claims Procedure	Turn Around Time (TAT) for claims settlement: For Cashless Process : i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request. ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.	NA
		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.	NA
		Call us at +80008290829 (accessible from locations outside India only) or Landline no (Chargeable) : +91-120- 6740895 or email: travelclaims@hdfcergo.com . For cashless medical assistance : medical.services@allianz.com	Section 4.II.o
		For Reimbursement Process :	NA
		i. TAT for Claim settlement –. Within 15 days of claim intimation	
		Provide the details /web link for following:	
		Network Hospital details:	NA

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		https://www.hdfcergo.com/locators/cashless-hospitals-networks Helpline number : https://www.hdfcergo.com/customercare/grievances Call - : 022 - 6158 2020 / 022 6234 6234(Chargeable) 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 Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	
10	Policy Servicing	Call center number: Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	Section 4.I.m
11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through: <ul style="list-style-type: none"> - First Point of Contact : Call us at 022 6158 2020 / 022 6234 6234/www.hdfcergo.com - Level 1 (For lack of a response or if the response provided does not meet your expectation) : Write to The Complaints & Grievance Cell (C&G Cell) on the address mentioned below / email to grievance@hdfcergo.com / Call on 18002677444 (operational Monday - Saturday 9AM to 6PM) - Level 2 (If you're not satisfied with the resolution or if no response was received within 15 days) : Write to the Chief Grievance Officer on the address mentioned below / email to cgo@hdfcergo.com - Level 3 (In case grievance is not resolved at the above escalation levels) : Lodge an online complaint through the website of Council for Insurance Ombudsmen (CIO) www.cioins.co.in - Senior Citizen Dedicated Helpline: 022 6158 2026 / seniorcitizen@hdfcergo.com - Women Dedicated Helpline: 022 6158 2055 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/ .	Section 4.I.m
			Annexure A
12	Things to remember	Free Look cancellation: Not Applicable Policy renewal (Only for Annual Multi Trip Policies):	NA Section 4.I.g

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		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: Not Applicable	NA
		Change in Sum Insured (Only for Annual Multi Trip Policies): 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.	Section 4.II.g
		Moratorium Period: Not Applicable	NA
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.	NA

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.
3. All figures in above table are in USD unless expressly specified otherwise

Declaration by the Policy Holder

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

Place:

Date: _____ (Signature of the Policyholder)