HDFC ERGO General Insurance Company Limited

Customer Information Sheet





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	Day2Day Care	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	Individual Sum Insured - Where each member has a separate sum insured under the policy), or	NA
		Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members	
		Sum Insured opted: NA	
5 Policy Coverage (What the policy covers?)		Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted.	
		Expenses in respect of:	
		Outpatient Consultations (Unlimited consultations by a general Medical Practitioner(s) or a specialist Medical Practitioner(s) at network centres.)	B. a)
		2. Diagnostics, Vaccination, Physiotherapy & Pharmacy: Outpatient diagnostic tests (including Pathology and Radiology), cost and administration of vaccination by a medical practitioner, physiotherapy undertaken by the Insured. Medicines purchased by the Insured Person from upto the specified amount as per schedule.	B. b)
		Annual Health Check-Up (Applicable to Gold Plan only): health check-up for the Insured Person.	B. c)
6	Exclusions	Standard General Exclusions:	2
	(what the policy does not cover?)	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.	
		Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12.	
		3. Treatments received in heath 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.	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	
		Specific General Exclusions	3
		Intentional self-injury or attempted suicide while sane or insane	
		5. Inpatient treatment & day care procedures;	
7	 i. Waiting period Time period during which specified diseases/treatments are not covered. It is counted from the beginning of the policy 	There is no waiting period in the plan.	С
8	coverage. Financial limits coverage	Outpatient Consultations : 5 general or specialized	B. a)
	i. Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)\	 consultation in non network. Annual Health Check Up: upto Rs 2000 per member in an Individual policy & upto Rs 4000 per policy in a Family Floater policy in non-network centers. Pharmacy & Diagnostics - Rs. 8K/year for family floater & 5K /Year for indiidual (with 20% co- pay for NonNetwork). 	B. c)
	ii. Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured).	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits: 1. 20% co-pay would apply on reimbursement of general & specialized consultation, expenses on diagnostic, vaccination, physiotherapy or pharmacy incurred in a non-network center or non-network pharmacy	B. a) & B. c)
9	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Turn Around Time (TAT) for claims settlement: For Cashless Process: i. TAT for preauthorization of cashless facility: 2 hours from the time the last necessary document is received. ii. TAT for cashless final bill authorization: 2 hours from the time the last necessary document is received. (Note: 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). For Reimbursement Process: i. TAT for Claim settlement: 30 days from the time the	E
		last necessary document is received. (Note: 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).	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		Provide the details /web link for following: i. Network Hospital details: https://www.hdfcergo.com/locators/cashless-hospitals-networks ii. Helpline number: https://www.hdfcergo.com/customercare/grievances Call -: 022 6234 6234 / 0120 6234 6234 iii. 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 iv. Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	
10	Policy Servicing	Call center number: 022 6234 6234 / 0120 6234 6234 Or visit help section on www.hdfcergo.com Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	E
11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through: - Website: www.hdfcergo.com - Contact us: 022 6234 6234 / 0120 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 6242 6226 - E-mail specific for Senior citizens: seniorcitizen@hdfcergo.com 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/.	D.1.o
12	Things remember to	 Free Look cancellation: You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy. Process for free look cancellation: 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. 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. Policy renewal: 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. 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.	D.1.c & D.1.n
		Process for migration: The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.	
		Process for portability: The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.	
		Change in Sum Insured: 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.	
		Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and 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.	D.1.d
		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.	
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)