

### CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Travel Insurance	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), or</li> <li>Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members</li> </ul> <p>Sum Insured shall be as opted and the same will be mentioned in your Policy Schedule</p> <p>Note: For complete details of Sum Insured applicability, please refer to your Policy Schedule</p>	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</li> </ol>	<p>B.1</p> <p>B.2</p>

		Total Disablement due to an accident)	
		3. Emergency Medical Expenses (Expenses incurred on medical treatment of an Insured Person).	B.4
		4. Emergency Dental Treatment (Expenses incurred on emergency dental work)	B.5
		5. Emergency Travel Benefits (It covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation)	B.6
		6. Contingency Travel Benefits (Pays for hotel accommodation for the insured if bodily injury or sickness results in a missed flight)	B.7
		7. Accidental Death - Common Carrier (Pays the sum insured in addition to the Accidental Death sum insured if death happened during the course of the journey while travelling in a common carrier such as rail, bus, tram, or aircraft)	B.8
		8. Permanent Disablement – Common Carrier (Pays the sum insured in addition to the Permanent Disablement sum insured if disablement happened during the course of the journey while travelling in a common carrier such as rail, bus, tram, or aircraft)	B.9
		9. Hospital Cash – Accident & Sickness (Pays a daily allowance for hospitalization due to accident or sickness)	B.10
		10. Loss of Baggage & Personal Documents (Pays actual cost of replacing lost documents and belongings)	B.11
		11. Loss of Checked Baggage (Loss of Baggage, Personal Documents and/or Personal Effects that have been checked-in)	B.12
		12. Baggage Delay (Baggage and/or personal effects owned by or in the custody of an Insured is delayed or misdirected for more than 12 hrs)	B.13
		13. Flight Delay (Compensation paid due to delay of flight for purchase of meals, refreshments etc.)	B.14

		<p>14. Hijacking (Compensation payable on Hijack of Common Carrier on which the Insured travelled)</p> <p>15. Personal Liability (Compensation for damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured.)</p> <p>16. Financial Emergency Assistance (Cash Assistance provided wherein the Insured loses all or a substantial amount of his/ her travel funds due to theft, robbery, mugging or dacoity)</p>	<p>B.15</p> <p>B.16</p> <p>B.17</p>
6	Exclusions (what the policy does not cover)	<p><u>Specific Exclusions of the Covers:</u></p> <p><b>EMERGENCY MEDICAL EXPENSES:</b></p> <ol style="list-style-type: none"> <li>1) any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner.</li> <li>2) any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.</li> <li>3) any Medical Expenses incurred within the territorial limits that are not stated in the Schedule.</li> <li>4) any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance.</li> <li>5) any dental work.</li> </ol> <p><b>EMERGENCY DENTAL TREATMENT:</b> The Company shall not be liable to pay any benefit in respect of any Insured Person for permanent crowns or artificial teeth.</p> <p><b>EMERGENCY TRAVEL BENEFITS</b></p> <ol style="list-style-type: none"> <li>1) if an Insured Person or anyone acting on behalf of an Insured Person has not contacted the Assistance Provider, prior to any arrangements that may give rise to a claim under this Section.</li> <li>2) any Medical Expenses incurred where an</li> </ol>	<p>B.4</p> <p>B.5</p> <p>B.6</p>



		<p>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><b>CONTINGENCY TRAVEL BENEFITS</b></p> <p>1) if an Insured Person or anyone acting on behalf of an Insured Person has not contacted the Assistance Provider, prior to an event 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>	B.7
		<p><b>LOSS OF BAGGAGE &amp; PERSONAL DOCUMENTS</b></p> <p>1) loss of cash, 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>2) 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 ehicle.</p> <p>3) destruction or damage due to wear and tear, moth or vermin.</p> <p>4) baggage, clothing and personal effects despatched as unaccompanied baggage.</p> <p>5) theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible,</p>	B.11

		<p>violent and forcible means.</p> <p>6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools.</p> <p>7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.</p> <p>8) 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>9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.</p> <p>10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.</p> <p>11) a claim involving animals.</p> <p>12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories.</p> <p>13) for 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 is not obtained.</p> <p>14) baggage and/or personal effects sent under an airwaybill or bill of lading.</p> <p>15) computer equipment, cameras, musical instruments, radios and portable radio /cassette/compact disc players.</p> <p>16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.</p> <p><b>LOSS OF CHECKED BAGGAGE</b></p> <p>1) loss of cash, 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>	
			B.12

		<ol style="list-style-type: none"> <li>2) 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.</li> <li>3) destruction or damage due to wear and tear, moth or vermin.</li> <li>4) baggage, clothing and personal effects despatched as unaccompanied baggage.</li> <li>5) 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</li> <li>6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools.</li> <li>7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.</li> <li>8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</li> <li>9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.</li> <li>10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.</li> <li>11) a claim involving animals.</li> <li>12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories.</li> <li>13) for 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 is not obtained.</li> <li>14) baggage and/or personal effects sent under an airwaybill or bill of lading.</li> <li>15) computer equipment, cameras, musical instruments, radios and portable radio</li> </ol>	
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		<p>/cassette/compact disc players.</p> <p>16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.</p> <p><b>BAGGAGE DELAY</b></p> <ol style="list-style-type: none"> <li>1) chartered flights, unless such flights are registered in the International Data System.</li> <li>2) confiscation of baggage by customs or any government authority.</li> <li>3) purchases made after arriving in the final destination mentioned on the airline ticket.</li> <li>4) baggage and/or personal effects sent under an airwaybill or bill of lading.</li> <li>5) delays due to a strike or industrial action existing or announced before the start of the journey.</li> <li>6) 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.</li> <li>7) any delays of the return journey.</li> </ol> <p><b>FLIGHT DELAY</b></p> <ol style="list-style-type: none"> <li>1) arising or as the result of chartered flights, unless such flights are registered in the International Data System.</li> <li>2) if comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time.</li> <li>3) if an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike.</li> <li>4) if the delay is due to a strike or industrial action existing or announced before the start of the journey.</li> <li>5) if the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.</li> </ol>	<p>B.13</p> <p>B.14</p>
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		<p><b>HIJACKING</b></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for any claim caused by civil authority.</p>	B.15
		<p><b>PERSONAL LIABILITY</b></p> <ol style="list-style-type: none"> <li>1) liability which is expected or intended by an Insured Person.</li> <li>2) liability arising out of or in connection with a business engaged in by an Insured Person. This exclusion applies but is not limited to an act or omission,</li> <li>3) 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.</li> <li>4) 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 Person.</li> <li>5) liability arising out of the rendering of or failure to render professional services.</li> <li>6) liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by an Insured Person.</li> <li>7) liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorised land conveyances, water craft or aircraft.</li> <li>8) liability arising out of the transmission of a communicable disease by an Insured Person.</li> <li>9) liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.</li> <li>10) 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</li> </ol>	B.16



		<p>agency.</p> <p>11) liability under any contract or agreement.</p> <p>12) Property Damage to property owned by an Insured Person.</p> <p>13) Property Damage to property rented to, occupied, or used by or in the care of an Insured Person.</p> <p>14) Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by an Insured Person under any worker's compensation law, non occupational disablement law or occupational diseases law.</p> <p>15) 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 Person.</p> <p><b>FINANCIAL EMERGENCY ASSISTANCE</b></p> <p>1) A shortage or loss of funds due to currency fluctuation, errors omissions, exchange, loss or depreciation in value.</p> <p>2) 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.</p> <p>3) Any claim in respect of a loss of traveller's cheques not immediately reported to the local branches or agents of the issuing authority.</p> <p>4) Loss of funds not kept in the personal custody of the Insured.</p> <p>5) Any reimbursement under Financial Emergency Assistance is excluded if the claim is put up after arrival of the Insured to the Republic of India</p> <p>6) Any exclusion mentioned in the 'General Exclusions' section of this Policy</p>	B.17
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		<b>Specific General Exclusions applicable to policy:</b>	
		1) for Bodily Injury or Sickness occasioned by Civil War or Foreign War.	C.1
		2) for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.	C.2
		3) for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.	C.3
		4) for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person 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.	C.4
		5) for Bodily Injury due to a gradually operating cause.	C.5
		6) for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.	C.6
		7) for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.	C.7
		8) for Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc.	C.8
		9) for Bodily Injury whilst the Insured Person 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.	C.9
		10) for Bodily Injury sustained whilst or as a	

		<p>result of participating in any criminal act.</p> <p>11)for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.</p> <p>12)for Bodily Injury 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.</p> <p>13) for Bodily Injury 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 Person was on leave or not in uniform.</p> <p>14)any pathological fracture.</p> <p>15)for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).</p> <p>16)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.</p> <p>17)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.</p> <p>18)Any Medical Expenses incurred, the need of which arises out of a Pre existing Condition</p> <p>19) for Bodily Injury sustained as the result of Terrorism.</p>	<p>C.10</p> <p>C.11</p> <p>C.12</p> <p>C.13</p> <p>C.14</p> <p>C.15</p> <p>C.16</p> <p>C.17</p> <p>C.18</p> <p>C.19</p>
7	<p>Waiting period</p> <ul style="list-style-type: none"> <li>Time period during which specified diseases/treatments are not</li> </ul>	Not Applicable	

	covered. • It is counted from the beginning of the policy coverage.		
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: - up to which an insurance company will not pay any</p>	<p>The policy will pay only up to the limits specified hereunder for the following diseases/ procedures: Note : All amounts are in USD. Base Cover:</p> <ol style="list-style-type: none"> <li>Emergency Medical Expenses (EME) : 15/30/50K and 1/2/2.5/5L</li> <li>Accidental Death - Common Carrier : 3/5K</li> <li>Permanent Disablement - Common Carrier : 3/5K</li> <li>Hospital Cash: 15 per day/ Max 150</li> <li>Emergency Dental Treatment: 200/300/500</li> <li>Loss of Baggage &amp; Personal Documents : 150/200/250</li> <li>Loss of Checked Baggage: 300/400/1K</li> <li>Delay of Checked Baggage: 100/200</li> <li>Accidental Death: 10/15/20/25K</li> <li>Permanent Disablement / Table B: 10/15/20/25K</li> <li>Personal Liability : 10/15/20/50K or 1, 2L</li> <li>Financial Emergency Assistance: 300/500/700/1000/1500</li> <li>Hijack Distress Allowance : 75 per Day/ Max 450 or 75 per Day/ Max 525</li> <li>Flight Delay: \$10 per Hour/Max 120</li> <li>Contingency Travel Benefits: 2/3K</li> </ol> <p>Deductibles :</p> <ol style="list-style-type: none"> <li>Emergency Medical Expenses (EME): 50/100</li> <li>Hospital Cash: 1/3/4 days</li> <li>Emergency Dental Treatment: 75/150</li> <li>Loss of Baggage &amp; Personal Documents: 20/30</li> <li>Loss of Checked Baggage: Max 50% Per</li> </ol>	<p>B.4</p> <p>B.8</p> <p>B.2</p> <p>B.10</p> <p>B.5</p> <p>B.11</p> <p>B.12</p> <p>B.13</p> <p>B.1</p> <p>B.2</p> <p>B.16</p> <p>B.17</p> <p>B.15</p> <p>B.14</p> <p>B.7</p> <p>B.4</p> <p>B.10</p> <p>B.5</p> <p>B.11</p> <p>B.12</p>

	claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)	Bag/ 10% Per Item 6) Delay of Checked Baggage: 12 Hours/ \$10 per 8 Hours 7) Personal Liability: 150/200 8) Hijack Distress Allowance : 1 day 9) Flight Delay: 6 Hours	B.13  B.16 B.15 B.14
9	Claims/Claims Procedure	<p>i. 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: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request.</p> <p>ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital</p> <p>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.</p> <p>Contact No: 800 08250825          Global Contact No : +800 08250825          (accessible from locations outside India only)          Landline no (Chargeable) : 0120-4507250  <a href="mailto:Emailtravelclaims@hdfcergo.com">Emailtravelclaims@hdfcergo.com</a></p> <p><u>For Reimbursement Process :</u></p> <p>TAT for Claim settlement – Within 15 days of</p>	E

		<p>claim intimation.</p> <p>Provide the details /web link for following:</p> <ul style="list-style-type: none"> <li>i. Network Hospital details : <a href="https://www.hdfcergo.com/locators/cas-hless-hospitals-networks">https://www.hdfcergo.com/locators/cas-hless-hospitals-networks</a></li> <li>ii. Helpline number : <a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a></li> </ul> <p>Call - : 022 6234 6234 / 0120 6234 6234</p> <ul style="list-style-type: none"> <li>iii. Hospitals which are excluded or from where no claims will be accepted by insurer <a href="http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf">http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</a></li> <li>iv. Downloading/getting claim form <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a></li> </ul>	
10	Policy Servicing	<p>Call center number : 022 6234 6234 / 0120 6234 6234 Or visit help section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></p> <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	D
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> <li>- Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>- Contact us: 022 6234 6234 / 0120 6234 6234</li> <li>- E-mail: <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></li> <li>- Contact Details for Senior Citizen: 022 – 6242 – 6226</li> <li>- E-mail specific for Senior citizens :</li> </ul>	D.4

		<p><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> <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> Not Applicable</p> <p><b>Policy renewal:</b> Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><u>Process for migration:</u> 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><u>Process for portability:</u> 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 30 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</p>	

		<p>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 sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits</p>	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	

## Note:

1. Web-link of the product documents: << <https://www.hdfcergo.com/download> >>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)