

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 add-on policy	Cumulative Bonus Plus (Group)	Not Applicable
2	Policy Number	Policy number shall be as on Policy Schedule of Base policy issued post policy issuance	Not Applicable
3	Type of Insurance Product / Policy	Indemnity	Not Applicable
4	Sum Insured (Basis)	<ul style="list-style-type: none"> Individual Sum Insured - Where each member has a separate sum insured under the policy Floater Sum Insured - Where all members under the policy have a single sum insured limit which may be utilized by any or all members 	Not Applicable
5	Policy Coverage (What the policy covers?)	If this add-on is in force Insured persons shall receive bonus at the end of Policy Year irrespective of any claims	Section C.
6	Exclusions (what the policy does not cover)	As per and upto the terms and limits of the Base policy	As per base product
7	Waiting Period	As per and upto the terms and limits of the Base policy	As per base product
8	Financial limits of coverages	As per and upto the terms and limits of the Base policy	As per base product
	<ul style="list-style-type: none"> Sub-limits 	As per and upto the terms and limits of the Base policy	As per base product
	<ul style="list-style-type: none"> Co-payment 	As per and upto the terms and limits of the Base policy	As per base product
	<ul style="list-style-type: none"> Deductible 	As per and upto the terms and limits of the Base policy	As per base

			product
9	Claims/Claims Procedure	<p>Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>As per and upto the terms and limits of the Base policy</p> <p>For Reimbursement Process:</p> <p>As per and upto the terms and limits of the Base policy</p> <p>Provide the details /web link for following:</p> <p>Network Hospital details :</p> <p>https://www.hdfcergo.com/locators/cashless-hospitals-networks</p> <p>Helpline number :</p> <p>https://www.hdfcergo.com/customercare/grievances</p> <p>Contact us - 022 6158 2020/ 022 6234 6234</p> <p>Hospitals which are excluded or from where no claims will be accepted by insurer</p> <p>http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</p> <p>Downloading/getting claim form</p> <p>https://www.hdfcergo.com/download/claim-form</p>	As per base product
10	Policy Servicing	<p>Contact us - 022 6158 2020/ 022 6234 6234</p> <p>Or visit help section on www.hdfcergo.com</p> <p>Details of Company officials:</p> <p>Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai – 40078</p>	As per base product
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> - Website: www.hdfcergo.com - Contact us - 022 6158 2020/ 022 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 – 6242 – 6226 - E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com <p>Insured Person may contact the Grievance officer at cgo@hdfcergo.com</p> <p>For updated details of grievance officer, kindly refer the link:</p> <p>https://www.hdfcergo.com/customer-voice/grievances</p>	As per base product



		Ombudsman: https://bimabharosa.irdai.gov.in/ .	
12	Things to remember	Free Look cancellation: As per and upto the terms and limits of the Base policy Policy renewal: As per and upto the terms and limits of the Base policy Migration and Portability: As per and upto the terms and limits of the Base policy Process for migration: As per and upto the terms and limits of the Base policy Process for portability: As per and upto the terms and limits of the Base policy Change in Sum Insured: As per and upto the terms and limits of the Base policy Moratorium Period: As per and upto the terms and limits of the Base policy	As per base product
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.	Not Applicable

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)
