

### 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	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"> <li>Individual Sum Insured - Where each member has a separate sum insured under the policy</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>	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"> <li>Sub-limits</li> </ul>	As per and upto the terms and limits of the Base policy	As per base product
	<ul style="list-style-type: none"> <li>Co-payment</li> </ul>	As per and upto the terms and limits of the Base policy	As per base product
	<ul style="list-style-type: none"> <li>Deductible</li> </ul>	As per and upto the terms and limits of the Base policy	As per base product
9	Claims/Claims	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre	As per base

	Procedure	<p>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 :  <a href="https://www.hdfcergo.com/locators/cashless-hospitals-networks">https://www.hdfcergo.com/locators/cashless-hospitals-networks</a></p> <p>Helpline number :  <a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a></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  <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></p> <p>Downloading/getting claim form  <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a></p>	product
10	Policy Servicing	<p>Contact us - 022 6158 2020/ 022 6234 6234</p> <p>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 – 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"> <li>- Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>- Contact us - 022 6158 2020/ 022 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 : <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a></li> </ul> <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>	As per base product
12	Things to remember	<b>Free Look cancellation:</b> As per and upto the terms and limits of the Base policy	As per base



		<b>Policy renewal:</b> As per and upto the terms and limits of the Base policy	product
		<b>Migration and Portability:</b> 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	
		<b>Change in Sum Insured:</b> As per and upto the terms and limits of the Base policy	
		<b>Moratorium Period:</b> As per and upto the terms and limits of the Base policy	
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)