

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Please Note: Benefits opted and mentioned in the policy schedule/certificate of insurance will only be applicable.

S. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Group 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"> 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 <u>Note:</u> For complete details of Sum Insured applicability, please refer to your Policy Schedule / Certificate of Insurance	NA
5	Policy Coverage (What the policy covers?)	Base Covers: Coverages in force for the Insured Persons shall be as opted and as specified in Policy Schedule / Certificate of Insurance Expenses in respect of:	
		1. Accidental Death: Lump Sum payment in the event of an Accidental Death due to an Accident	Section B.1.
		2. Permanent Disablement: Lump Sum payment in the event of a listed Permanent Disablement due to an Accident	Section B.2.
		3. Emergency Medical Expenses – Accident only: Hospitalization Expenses following an accident	Section B.3.

		4. Emergency Medical Expenses: Hospitalization Expenses following an Bodily Injury or sudden unexpected Sickness	Section B.4.
		5. Emergency Dental Treatment : Necessary emergency dental work due Bodily Injury or Acute Pain	Section B.5.
		6. Emergency Travel benefits : Benefits mentioned below provided via Assistance Provider Services: 1) Emergency Medical Transport 2) 2) Medical Repatriation 3) Body Repatriation 4) Location and Transfer of Medication and/or Medical By- Products 5) Emergency Travel Expenses for Family Member 6) Emergency Travel Expenses for an Insured Person's Child 7) Emergency Travel Expenses for a Replacement Colleague	Section B.6.
		7. Contingency Travel Benefits : Benefits mentioned below provided via Assistance Provider Services: 1) Reimbursement of Coffin Expenses 2) Legal Assistance following an automobile Accident 3) Emergency Hotel Accommodation 4) Emergency Hotel Extension	Section B.7.
		8. Accidental Death – Common Carrier: Lump Sum payment in the event of an Accidental Death due to boarding or alighting from a Common Carrier	Section B.8.
		9. Permanent Disablement – Common Carrier: Lump Sum payment in the event of a listed Permanent Disablement due to boarding or alighting from a Common Carrier	Section B.9.
		10. Hospital Cash – Accidental Only – Daily Benefit for Hospitalization Expenses following an Bodily Injury due accident	Section B.10.

		11. Hospital Cash – Accident & Sickness - Daily Benefit for Hospitalization Expenses following an Bodily Injury due accident or sickness	Section B.11.
		12. LOSS OF BAGGAGE & PERSONAL DOCUMENTS - Cost of replacement of the articles in case of loss or damage	Section B.12.
		13. CHECKED BAGGAGE LOSS - Cost of replacement of the checked in articles in case of loss or damage	Section B.13.
		14. BAGGAGE DELAY - Cost of necessary personal effects in case baggage and/or personal effects of Insured is delayed or misdirected	Section B.14.
		15. TRIP CANCELLATION – Loss of travel and / or accommodation expenses due to cancellation of travel	Section B.15.
		16. TRIP INTERRUPTION - Loss of travel and / or accommodation expenses if Insured Person's Journey is interrupted prior to the date of return	Section B.16.
		17. FLIGHT DELAY – Reimbursement for essential purchases, such as meals, refreshments or other related expenses in case of flight delay	Section B.17.
		18. Broken Bones: Lumpsum payout for fractures	Section B.18.
		19. Burns : Lumpsum payout for Burns	Section B.19.
		20. HIJACKING : Lumpsum payout in case Common Carrier which is Hijacked	Section B.20.
		21. PERSONAL LIABILITY: Compensation for the damages for which the Insured Person is legally liable.	Section B.21.
		22. LOSS OF CASH: Reimbursement for loss of Cash owned by Insured Person	Section B.22.
		23. HOSTAGE RELEASE FEES: Reimbursement for fees incurred for a professional negotiation organization incase Insured gets kidnapped	Section B.23.
		24. Mobility Extension: Coverage for specified mobility expenses in the event of a listed Permanent Disablement due to an Accident	Section B.24.
		25. AMBULANCE COSTS: Payment for the actual ground ambulance costs	Section B.25.

		26. CONCUSSION EXTENSION : Coverage for hospitalization as the result of concussion	Section B.26.
		27. ANIMAL ATTACK EXTENSION : Coverage for hospitalization as the result of attack by an Animal	Section B.27.
		28. SPOUSE OR DEPENDENT CHILD CONSOLATION BENEFIT : Lumpsum benefit in case of death of Insured Person's Spouse or Dependent Child sustains Bodily Injury	Section B.28.
		29. INSURED PERSON'S COUNSELLING BENEFIT: Actual costs for professional counseling to be paid in case of death of Insured Person's Spouse or Dependent Child due to Bodily Injury	Section B.29.
		30. FAMILY COUNSELLING BENEFIT: Actual costs for professional counseling to be paid for the Insured Person's Spouse and Dependent Child in case of death of Insured Person	Section B.30.
		31. FREQUENT FLYER CANCELLATION: Payment for the Compensation stated in the Schedule upon the cancellation of an Insured Person's travel arrangements made with a recognised Frequent Flyer Program	Section B.31.
		32. FREQUENT FLYER INTERRUPTION: Payment for the Compensation stated in the Schedule upon the interruption of an Insured Person's travel arrangements made with a recognised Frequent Flyer Program	Section B.32.
		33. FREQUENT FLYER INTERRUPTION – EMERGENCY TRAVEL: Compensation for the costs of a first class train fare or economy class air fare to return home, upon the interruption of an Insured Person's travel arrangements made with a recognised Frequent Flyer Program	Section B.33.
		34. MEDICAL INSURANCE PREMIUM INDEMNITY: Payment for medical insurance premiums for the Insured Person's surviving Spouse and Dependent Child	Section B.34.
		35. DEPENDENT CHILD EDUCATION BENEFIT: Education fees payment for the Insured Person's surviving Dependent Child	Section B.35.
		36. COMATOSE BENEFIT – ACCIDENT ONLY: Lumpsum payout in case Insured Person is in a Comatose State due to Injury	Section B.36.

		37. COMATOSE BENEFIT – ACCIDENT & SICKNESS: Lumpsum payout in case Insured Person is in a Comatose State due to Injury or sickness	Section B.37.
		38. HOME TUITION BENEFIT: Payment for Home Tuition Fees per Week in case insured Dependent Child sustains Bodily Injury	Section B.38.
		39. REHABILITATION BENEFIT: Actual costs of a treatment in a Rehabilitation centre due to Bodily injury	Section B.39.
		40. RECONSTRUCTIVE SURGERY BENEFIT: Actual costs of such Reconstructive Surgery in case due to Bodily Injury	Section B.40.
		41. COMMON ACCIDENT: Lumpsum payout in case of death of Insured Person and the Spouse due to Bodily Injury in the same Accident	Section B.41.
		42. EVACUATION BENEFIT: Lumpsum payout in case of death of Insured Person during Evacuating from the building used by the Policyholder for the Policyholder's business activities	Section B.42.
6	Exclusions (what the policy does not cover)	Exclusions specific to particular benefit	
		<u>Specific Exclusions applicable to EMERGENCY MEDICAL EXPENSES – ACCIDENT ONLY</u> The Company shall not be liable to pay any benefit in respect of any Insured Person for: <ol style="list-style-type: none"> any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner. any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice. any Medical Expenses incurred within the territorial limits that are not stated in the Schedule. any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance. any dental work any claim caused by or arising from or due to Sickness of any and every kind. 	Section B.3.
		<u>Specific Exclusions applicable to EMERGENCY MEDICAL EXPENSES</u>	Section B.4.

		<p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner. 2) any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice. 3) any Medical Expenses incurred within the territorial limits that are not stated in the Schedule. 4) any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance. 5) any dental work. 	
		<p><u>Specific Exclusions applicable to EMERGENCY DENTAL TREATMENT</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) Permanent crowns or artificial teeth. 	Section B.5.
		<p><u>Specific Exclusions applicable to EMERGENCY TRAVEL BENEFITS</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person:</p> <ol style="list-style-type: none"> 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. 2) any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner. 3) any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice. 	Section B.6.
		<p><u>Specific Exclusions applicable to CONTINGENCY TRAVEL BENEFITS</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person:</p> <ol style="list-style-type: none"> i. 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. ii. any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner. iii. any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice. 	Section B.7.

		<p><u>Specific Exclusions applicable to LOSS OF BAGGAGE & PERSONAL DOCUMENTS</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 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. 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. 3) destruction or damage due to wear and tear, moth or vermin. 4) baggage, clothing and personal effects despatched as unaccompanied baggage. 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. 6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools. 7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. 8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. 9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. 10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. 11) a claim involving animals. 12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories. 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. 14) baggage and/or personal effects sent under an airway-bill or bill of lading. 15) computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players. 16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 	Section B.12.
		<p><u>Specific Exclusions applicable to CHECKED BAGGAGE LOSS</u></p>	Section B.13.

		<p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 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. 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. 3) destruction or damage due to wear and tear, moth or vermin. 4) baggage, clothing and personal effects despatched as unaccompanied baggage. 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. 6) loss or damage to sports equipment whilst in use, contact lenses, samples, tools. 7) for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. 8) for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. 9) for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. 10) for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. 11) a claim involving animals. 12) loss, including but not limited to loss by theft, or damage to vehicles or other accessories. 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. 14) baggage and/or personal effects sent under an airway-bill or bill of lading. 15) computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players. 16) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 	
		<u>Specific Exclusions applicable BAGGAGE DELAY</u>	Section B.14.

		<p>The Company will not indemnify the Insured Person for delayed baggage as a result of the following:</p> <ol style="list-style-type: none"> 1) chartered flights, unless such flights are registered in the International Data System. 2) confiscation of baggage by customs or any government authority. 3) purchases made after arriving in the final destination mentioned on the airline ticket. 4) baggage and/or personal effects sent under an airway-bill or bill of lading. 5) delays due to a strike or industrial action existing or announced before the start of the journey. 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. 7) any delays of the return journey. 	
		<p><u>Specific Exclusions applicable to TRIP CANCELLATION</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) the default of any: <ol style="list-style-type: none"> a) provider of transport; or b) agent of such provider; or c) agent acting for the Insured Person. 2) regulations made by any Government or Public Authority. 3) 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. 4) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 5) any business or financial contractual obligations of the Insured Person, Close Business Associate or Insured Person's Immediate Family. 6) a change of plans or disinclination of the Insured Person, Close Business Associate or Insured Person's Immediate Family to travel on the Insured Journey. 	Section B.15.
		<p><u>Specific Exclusions applicable to TRIP INTERRUPTION</u></p>	Section B.16.

		<p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) the default of any: <ol style="list-style-type: none"> a) provider of transport; or b) agent of such provider; or c) agent acting for the Insured Person. 2) regulations made by any Government or Public Authority. 3) 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. 4) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 5) any business or financial contractual obligations of the Insured Person, Close Business Associate or Insured Person's Immediate Family Member. 6) a change of plans or disinclination of the Insured Person, Close Business Associate or Insured Person's Immediate Family to travel on the particular Insured Journey. 	
		<p><u>Specific Exclusions applicable to FLIGHT DELAY</u></p> <p>The Company shall not be liable for any claim:</p> <ol style="list-style-type: none"> 1) arising or as the result of chartered flights, unless such flights are registered in the International Data System. 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. 3) if an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike. 4) if the delay is due to a strike or industrial action existing or announced before the start of the journey. 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. 	Section B.17.
		<p><u>Specific Exclusions applicable to Hijacking:</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p>	Section B.20.

		1) any claim caused by civil authority.	
		<p><u>Specific Exclusions applicable to PERSONAL LIABILITY</u></p> <p>The Company will not be liable for any claims caused by or resulting either directly or indirectly from:</p> <ol style="list-style-type: none"> 1) liability which is expected or intended by an Insured Person. 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, 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. 3) 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. 4) liability arising out of the rendering of or failure to render professional services. 5) liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by an Insured Person. 6) liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorised land conveyances, water craft or aircraft. 7) liability arising out of the transmission of a communicable disease by an Insured Person. 8) liability arising out of sexual molestation, corporal punishment, or physical or mental abuse. 9) 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 agency. 10) liability under any contract or agreement. 11) Property Damage to property owned by an Insured Person. 12) Property Damage to property rented to, occupied, or used by or in the care of an Insured Person. 13) 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. 14) 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. 	Section B.21.
		<p><u>Specific Exclusions applicable to LOSS OF CASH</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) Cash that is not being carried by an Insured Person or is not deposited in a safety deposit box at the 	Section B.22.

		time of loss. 2) loss due to confiscation or detention by order of any government or Public Authority.	
		<u>Specific Exclusions applicable to HOSTAGE RELEASE FEES</u> The Company will not be liable for: <ol style="list-style-type: none"> 1) any Ransom amount. 2) any amount paid to an Informant or Informants. 3) any fraudulent, dishonest, or criminal acts of the Insured Person. 4) an Insured Person being Kidnapped by an Immediate Family Member or Close Business Associate or an Immediate Family Member of a Close Business Associate. 5) any Kidnap occurring in South America, Mexico or the Philippines. 	Section B.23.
		<u>Specific Exclusions applicable to FREQUENT FLYER CANCELLATION</u> The Company shall not be liable to pay any benefit in respect of any Insured Person for: <ol style="list-style-type: none"> 1) revised travel arrangements that have meant no additional use of Frequent Flyer points. 2) the default of any: <ol style="list-style-type: none"> a) provider of transport; or b) agent of such provider; or c) agent acting for the Insured Person. 3) regulations made by any Government or Public Authority. 4) 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. 5) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 6) any business or financial contractual obligations of the Insured Person, Close Business Associate or Insured Person's Immediate Family. 7) a change of plans or disinclination of the Insured Person, Close Business Associate or Insured Person's Immediate Family to travel on the Insured Journey. 	Section B.31.
		<u>Specific Exclusions applicable to FREQUENT FLYER INTERRUPTION:</u>	Section B.32.

		<p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) revised travel arrangements that have meant no additional use of Frequent Flyer points. 2) the default of any: <ol style="list-style-type: none"> a) provider of transport; or b) agent of such provider; or c) agent acting for the Insured Person. 3) regulations made by any Government or Public Authority. 4) 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. 5) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 6) any business or financial contractual obligations of the Insured Person, Close Business Associate or Insured Person's Immediate Family Member. 7) a change of plans or disinclination of the Insured Person, Close Business Associate or Insured Person's Immediate Family to travel on the particular Insured Journey. 	
		<p><u>Specific Exclusions applicable to FREQUENT FLYER INTERRUPTION – EMERGENCY TRAVEL</u></p> <p>The Company shall not be liable to pay any benefit in respect of any Insured Person for:</p> <ol style="list-style-type: none"> 1) revised travel arrangements that have meant no additional use of Frequent Flyer points. 2) the default of any: <ol style="list-style-type: none"> a) provider of transport; or b) agent of such provider; or c) agent acting for the Insured Person. 3) regulations made by any Government or Public Authority. 4) 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. 5) delay due to the withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or Aviation Agency or any similar body in any country. 6) any business or financial contractual obligations of the Insured Person, Close Business Associate or Insured Person's Immediate Family Member. 	Section B.33.

		7) a change of plans or disinclination of the Insured Person, Close Business Associate or Insured Person's Immediate Family to travel on the particular Insured Journey.	
		<u>Specific Exclusions applicable to HOME TUITION BENEFIT</u> The Company shall not be liable to pay any benefit in respect of any Insured Person for 1) any claim caused by or arising from or due to Sickness of any and every kind.	Section B.38.
		<u>Specific Exclusions applicable to RECONSTRUCTIVE SURGERY BENEFIT</u> The Company shall not be liable to pay any benefit in respect of any Insured Person for 1) any Reconstructive Surgery not performed by a fully registered and licensed Cosmetic Surgeon. 2) Any Reconstructive Surgery an Insured Person elects to have.	Section B.40.
		<u>Specific GENERAL EXCLUSIONS</u> The Company shall not be liable to pay any benefit in respect of any Insured Person: 1) for Bodily Injury or Sickness occasioned by Civil War or Foreign War. 2) for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person. 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. 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. 5) for Bodily Injury due to a gradually operating cause. 6) for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player. 7) for Bodily Injury sustained whilst or as a result of participating in any competition involving the	Section C

		<p>utilisation of a motorised land, water or air vehicle.</p> <p>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.</p> <p>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.</p> <p>10) for Bodily Injury sustained whilst or as a 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) for Bodily Injury sustained as the result of Terrorism.</p>	
7	<p>Waiting Periods</p> <ul style="list-style-type: none"> Time period during which specified disease / treatments are not covered It is counted from the beginning of the policy 	Waiting Periods applicable to specific benefits	
		NA	

8	<p>coverage</p> <p>Financial Limits of coverage</p>	Financial limits specific to covers	
	<p>Sub-limits</p> <p>(It is a predefined limit and the insurance company will not pay any amount in excess of this limit)</p>	Not Applicable	
	<p>Co-payments</p> <p>(It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</p>	Not Applicable	
	<p>Deductible</p> <p>It is a specified amount:</p> <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) 	Not Applicable	
	Sum Insured Limits	As specified in Policy Schedule / Certificate of Insurance	
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><u>For Cashless Process</u> :</p>	Section E

		<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><u>For Reimbursement Process :</u></p> <p>TAT for Claim settlement – Within 15 days of claim intimation.</p> <p>Provide the details /web link for following:</p> <p>Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks</p> <p>Helpline number : 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 http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</p> <p>Downloading/getting claim form https://www.hdfcergo.com/download/claim-form</p>	
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: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	Section 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"> - 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 	Section D.6.

		<p>Insured Person may contact the Grievance officer at cgo@hdfcergo.com</p> <p>For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances</p> <p>Ombudsman: https://bimabharosa.irdai.gov.in/.</p>	Section D.6.
12	Things to remember	Free Look cancellation: Not Applicable	NA
		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.	Section D.
		Migration and Portability: Not Applicable	NA
		<u>Process for migration:</u> Not Applicable	NA
		<u>Process for portability:</u> Not Applicable	NA
		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.	NA
13	Your Obligations	<p>Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five 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 five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.</p> <p>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.</p>	NA
		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)
