

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	HDFC ERGO Wellness Corner (Group)	Not Applicable
2	Policy number	Policy number shall be as on Policy Schedule issued post policy issuance	Not Applicable
3	Type of Insurance Product / Policy	Benefit	Not Applicable
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	Not Applicable
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:	Section B.1. & Section 2
		1. Wellness Benefits: This section provides a host of wellness benefits. The below link provides details about benefits which are in-force and available for a particular Insured Person along with amount/limits/discounts and conditions applicable https://www.hdfcergo.com/health-insurance/hdfc-ergo-wellness-corner-add-on	Section B.1.

		Note: We shall only facilitate the Insured Person in availing wellness services or discounts or products offered by our service Provider(s). In case the Insured Person wishes to avail any chargeable services under any benefit of 'Wellness Benefits' Section, the cost of the same shall be borne by the Insured Person	
		2. Personal Accident - Accidental Death: A lumpsum payment of INR 10K would be made in the event of the Death due to an accident	Section 2.C.I.
6	Exclusions (what the policy does not cover)	List of Exclusions	Section 2.D.
		General Exclusions (applicable only to Personal Accident Section) We will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy Schedule/Certificate of Insurance:	Section 2.D.
		1. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.	
		2. War or any act of war, invasion, act of foreign enemy(whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind	
		3. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.	
		4. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle	

		<p>5. Loss or damage caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).</p> <p>6. Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide.</p> <p>7. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.</p> <p>8. From participation in Adventure sports</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 coverage 	No waiting periods shall apply to any benefit of this add-on thus all benefits that are in force shall be available from Day 1	Not Applicable
8	Financial Limits of coverage	Financial limits specific to covers	Not Applicable
	Sub-limits	Not Applicable	Not Applicable
	Co-payments	Not Applicable	Not Applicable
	Deductible	Not Applicable	Not Applicable
	Sum Insured Limits	Accidental death – 10,000	Section 2.C.I.
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.	Section 2.E.III.1.

		Turn Around Time (TAT) for claims settlement:	
		<u>For Cashless Process :</u>	
		Not Applicable	
		<u>For Reimbursement Process :</u>	
		TAT for Claim settlement – Within 15 days of claim intimation.	
		Provide the details /web link for following:	
		Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks	
		Helpline number : https://www.hdfcergo.com/customercare/grievances	
		Contact us - 022 6158 2020/ 022 6234 6234	
		Hospitals which are excluded or from where no claims will be accepted by insurer Not Applicable	
10	Policy Servicing	Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	Section 2.E.III.1.
		Contact us - 022 6158 2020/ 022 6234 6234 Or visit help section on www.hdfcergo.com	
11	Grievances / Complaints	Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	Section 2.E.I.13
		In case of any grievance the insured person may contact the Company through: - Website: www.hdfcergo.com - Contact us - 022 6158 2020/ 022 6234 6234	

		<ul style="list-style-type: none"> - 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: https://www.hdfcergo.com/customer-voice/grievances</p> <p>Ombudsman: https://bimabharosa.irdai.gov.in/.</p>	Section 2.E.I.13
12	Things to remember	Free Look cancellation: Not Applicable	Not Applicable
		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 2.E.I.9.
		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.	Not Applicable
		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.	Section 2.E.I.7.
		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 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.	Section 2.E.I.8.
		Change in Sum Insured: Not Applicable	Not Applicable
		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.	Section 2.E.I.11.

		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.	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)