

### 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	Home Credit Assure	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)</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> <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?)	<b>Base Covers:</b> Coverages in force for the Insured Persons shall be as opted and as specified in Policy Schedule / Certificate of Insurance  Expenses in respect of:	
		<b>1. Buildings &amp; Contents:</b> Coverage for physical loss or damage, or destruction caused to Insured Property	Section 1.
		<b>2. Burglary and Theft:</b> Coverage in respect of loss of or damage to Contents from the Insured Premises.	Section 2.

		<b>3. Major Medical Illness &amp; Procedure:</b> Lump sum payment in case of first diagnosis of the listed Illnesses or For undergoing listed procedures for the first time.	Section 3.
		<b>4. Personal Accident :</b> Lump sum payment in case of Death or Permanent Total Disablement of Insured due to Accident And It also pays for the education fees for the Insured Person's surviving Dependent Child	Section 4.
		<b>5. Loss of Job:</b> Payment for EMI Amount(s) falling due in respect of Loan in case of Insured's termination from employment	Section 5.
6	Exclusions (what the policy does not cover)	General Exclusions under <b>Buildings &amp; Contents:</b>	Section 1.
		<p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> <li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>4. Pollution or contamination, unless <ol style="list-style-type: none"> <li>i. the pollution or contamination itself has resulted from an Insured Event, or</li> <li>ii. an Insured Event itself results from pollution or contamination.</li> </ol> </li> <li>5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</li> <li>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy</li> <li>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</li> <li>8. Loss or damage to any Insured Property removed from Your Home to any other place.</li> </ol>	Section 1.

		<p><b>9.</b> Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever</p> <p><b>10.</b> Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p><b>11.</b> Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.</p> <p><b>12.</b> Costs, fees or expenses for preparing any claim.</p>	
		<p><b><u>Specific Exclusions under Burglary and Thefts:</u></b></p> <p>The Company shall not be liable for and no indemnity is available for</p> <ul style="list-style-type: none"> <li>i. Any loss or damage caused by burglary and/or housebreaking and/or theft where the Insured or any member of the Insured's family is concerned or involved in such burglary and/or housebreaking and/or theft as principal or accessory.</li> <li>ii. In respect of loss of or damage to jewelry under this Section unless kept inside locked safe within the Insured Premises</li> <li>iii. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.</li> </ul>	Section 2.
		<p><b><u>Exclusions applicable under Major Medical Illness &amp; Procedure:</u></b></p> <p>The Company shall not be liable to make any payment arising out of the following events:</p> <ul style="list-style-type: none"> <li>1. A waiting period of 36 months shall apply for all Preexisting Diseases Conditions declared and/or accepted at the time of first enrolment of Coverage under this Section. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.</li> <li>2. If the Insured does not submit a medical certificate from the Medical Practitioner evidencing diagnosis of Illness or Injury or occurrence of the medical event or the undergoing of the medical / surgical procedure.</li> <li>3. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any Insured Event, as stated in this Section, occurred or suffered before the commencement of Period of Insurance or arising within the first 90 days of the commencement of the Period of Insurance.</li> <li>4. External congenital Illness or condition.</li> </ul>	Section 3.

		<ol style="list-style-type: none"> <li>5. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.</li> <li>6. Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured</li> <li>7. Birth control procedures and hormone replacement therapy.</li> <li>8. Any treatment/surgery for change of sex or any cosmetic surgery or treatment/surgery /complications/illness arising as a consequence thereof.</li> </ol>	
		<p><b><u>Exclusions applicable under Personal Accident :</u></b></p> <p>The Company shall not be liable under this Section for:</p> <ol style="list-style-type: none"> <li>1. If the Insured is under influence of any Intoxicating drugs or alcohol before the incident unless prescribed by Medical Practitioner. "However, this exclusion will not apply if the insured's inebriated condition has not contributed to the cause of accident or the insured in inebriated condition had a mere presence at the site of accident without contributing to the cause of accident.</li> <li>2. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner</li> <li>3. Suicide or Intentional Injury leading to death or Permanent Total Disability is not covered.</li> <li>4. Payment under more than one of the categories specified (Death or Permanent Total Disablement) in the Benefit Payable in respect of the Insured.</li> <li>5. Payment of compensation in respect of Insured Event which occurs whilst the Insured is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured is mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airline anywhere in the world;</li> <li>6. Payment of compensation in respect of death, injury or disablement of Insured (a) from engaging in or participation in Adventure SportsPayment of compensation in respect of death or Permanent Total Disablement arising from or resulting from any Illness to any Insured</li> <li>7. No sum shall be payable under this Section in case of any Permanent Total Disability for which medical care, treatment, or advice was recommended by or received from a Medical Practitioner or from which the Insured suffered or which was present before the commencement of the Policy Period.</li> </ol>	Section 4.
		<b><u>Exclusions applicable under Loss of Job</u></b>	Section 5.

		<ol style="list-style-type: none"> <li>1. The Company shall not be liable to make any payment under this Section in the event of termination, dismissal, temporary suspension or retrenchment from employment of the Insured being attributed to any dishonesty or fraud or poor performance on the part of the Insured or his willful violation of any rules of the employer or laws for the time being in force or any disciplinary action against the Insured by the employer.</li> <li>2. The Company shall not be liable to make any payment under this Policy in connection with or in respect of: <ol style="list-style-type: none"> <li>a) Self employed persons;</li> <li>b) Any claim relating to unemployment from a job which is casual, temporary, seasonal or contractual in nature or any claim relating to an employee not on the direct rolls of the employer;</li> <li>c) Any voluntary unemployment;</li> <li>d) Unemployment at the time of inception of the Policy Period or arising within the first 90 days of inception of the Policy Period.</li> </ol> </li> <li>3. Any unemployment from a job under which no salary or any remuneration is provided to the Insured</li> <li>4. Any suspension from employment on account of any pending enquiry being conducted by the employer/ Public Authority</li> <li>5. Any unemployment due to resignation, retirement whether voluntary or otherwise</li> <li>6. Any unemployment due to non-confirmation of employment after or during such period under which the Insured was under probation.</li> </ol>	
		<p><b>LOSSES EXCLUDED</b></p> <p>This cover shall not indemnify loss of or damage to property caused by any or all of the following:-</p> <ol style="list-style-type: none"> <li>1. loss by seizure or legal or illegal occupation;</li> <li>2. loss or damage caused by: <ol style="list-style-type: none"> <li>(i) voluntary abandonment or vacation,</li> <li>(ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;</li> </ol> </li> <li>3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;</li> <li>4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;</li> </ol>	NA

		<ol style="list-style-type: none"> <li>5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;</li> <li>6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;</li> <li>7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;</li> <li>8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;</li> <li>9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;</li> <li>10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;</li> <li>11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;</li> <li>12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;</li> <li>13. loss or increased cost as a result of threat or hoax;</li> <li>14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism</li> <li>15. loss or damage caused by mysterious disappearance or unexplained loss;</li> <li>16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;</li> <li>17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.</li> </ol>	
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7	<b>Waiting Periods</b> <ul style="list-style-type: none"> <li>Time period during which specified disease / treatments are not covered</li> <li>It is counted from the beginning of the policy coverage</li> </ul>	Waiting Periods applicable to specific benefits	
		<u>Waiting Periods:</u> Pre-Existing disease waiting period (default): 3 years	Section C.
8	<b>Financial Limits of coverage</b>	Financial limits specific to covers	
	<b>Sub-limits</b>  (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	Sub limits specific to particular covers	
		<u>Sub-limits applicable to Base Cover</u>  Loss of Job: Upto 3 EMIs	Section 5.
		Dependent Child Education Benefit - Plan Options :  (i) One Child : 25K/ 50K & 1L/1.5L/2L/2.5L (ii) Two Child : 50K & 1L/2L/3L/4L/5L	Section 4.
	<b>Co-payments</b>  (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Co-payment specific to particular covers	
		NA	
	<b>Deductible</b>	Deductible specific to particular covers	

	<p>It is a specified amount:</p> <ul style="list-style-type: none"> <li>• up to which an insurance company will not pay any claim, and</li> <li>• which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul>	NA	
	Sum Insured Limits	Sum Insured specific to particular base covers	
		1. Burglary, Housebreaking, and Theft: Basis of Sum insured is 25% of Section 1 Sum Insured. Coverage provided is at first loss basis of 40%. Jewellery will be covered upto 20% of this sections sum insured only.	Section 2.
		2. Major Medical Illness and Procedures : Sum Insured can be less than or upto a maximum of loan Value Only	Section 3.
		3. Personal Accident Cover: Sum Insured can be less than or upto a maximum of loan Value Only	Section 4.
		4. Loss of Employment: This section provides cover of upto 3 EMI's only	Section 5.
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 D
		Turn Around Time (TAT) for claims settlement:	
		<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</p>	



		<p>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>i. TAT for Claim settlement – Within 15 days of claim intimation.</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>	
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 - 400 078.</p>	Section D.12
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>	Section D.12

		Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> .	
12	Things to remember	<b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.  Process for free look cancellation: <ol style="list-style-type: none"> <li>1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.</li> <li>2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.</li> </ol>	Section D.5.
		<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.	Section D.3.
		<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.	Section D.8.
		<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.	NA
		<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.	Section D.8.
		<b>Change in Sum Insured:</b> 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
		<b>Moratorium Period:</b> 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.  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.	NA

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.	
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**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)

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