

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	Limitless	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 set of benefits under the policyFloater Sum Insured - Where all members under the policy have a single set of benefits which may be utilized by any or all membersMulti-Individual Sum Insured - Where each member has a separate set of benefits under the policy	Section 1.B						
5	Policy Coverage (What the policy covers?)	<div>This add-on indemnifies Medical Expenses incurred by the Insured Person upto an infinite amount and in conjunction with the table below and also subject to conditions as specified below:<table><tr><th>If Base Sum Insured (INR) in force is</th><th>Eligible benefit</th></tr><tr><td>>= 10 Lac & <50 Lac</td><td>One claim of infinite value shall be payable in the lifetime of the policy</td></tr><tr><td>>=50 Lac</td><td>Two claims each of infinite value shall be payable in the lifetime of the policy</td></tr></table></div>	If Base Sum Insured (INR) in force is	Eligible benefit	>= 10 Lac & <50 Lac	One claim of infinite value shall be payable in the lifetime of the policy	>=50 Lac	Two claims each of infinite value shall be payable in the lifetime of the policy	Section 2
If Base Sum Insured (INR) in force is	Eligible benefit								
>= 10 Lac & <50 Lac	One claim of infinite value shall be payable in the lifetime of the policy								
>=50 Lac	Two claims each of infinite value shall be payable in the lifetime of the policy								
6	Exclusions (what the policy does not cover)	As per and upto the terms and limits of the Base policy	As per base product						

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7	Waiting Period <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 	Pre-existing diseases waiting period (Code-Excl01): 36 months Specified Disease/Procedure waiting period : 24 months Initial waiting Period (Code-Excl03): 30 days for all illnesses except accidents	Section 3.A
8	Financial limits of coverages	As per and upto the terms and limits of the Base policy	As per base product
	• Sub-limits	As per and upto the terms and limits of the Base policy	As per base product
	• Co-payment	As per and upto the terms and limits of the Base policy	As per base product
	• Deductible	As per and upto the terms and limits of the Base policy	As per base product
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.	As per base product
		Turn Around Time (TAT) for claims settlement: As per and upto the terms and limits of the Base policy	
		For Reimbursement Process: As per and upto the terms and limits of the Base policy	
		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 Call - : 022 6234 6234 / 0120 6234 6234	

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		<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>Call center number: 022 6234 6234 / 0120 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 – 400078</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 6234 6234 / 0120 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: https://www.hdfcergo.com/customer-voice/grievances</p> <p>Ombudsman: https://bimabharosa.irdai.gov.in/.</p>	As per base product

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12	Things to remember	Free Look cancellation: As per and upto the terms and limits of the Base policy	As per base product
		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	
		<u>Process for migration:</u> As per and upto the terms and limits of the Base policy	
		<u>Process for portability:</u> 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	
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)