

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	Sarv Suraksha Plus (Group)	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. Major Medical Illness : Lumpsum payout on first diagnosis of listed Major Medical Illness during the Policy Period	Section B.1.
		2. Personal Accident: Lump Sum payment in the event of an accident for the below listed perils	Section B.2.
		i. Accidental Death: Lump Sum payment in the event of an Accidental Death due to an Accident	Section B.2.A.I.

		ii. Permanent Disablement: Lump Sum payment in the event of a listed Permanent Disablement due to an Accident	Section B.2.A.II.
		iii. Temporary Total Disablement: Lump Sum payment in the event of a Temporary Total Disablement due to an Accident	Section B.2.A.III.
		3. Emergency Medical Expenses: Hospitalization Expenses following an Emergency	Section B.3.
		i. Emergency Medical Expenses – Accident only: Hospitalization Expenses following an accident	Section B.3.A.I.
		ii. Emergency Medical Expenses – Illness only: Hospitalization Expenses following an emergency illness	Section B.3.A.II.
		4. Loss of Income/EMI Protector: Income protection from the below listed perils	Section B.4.
		i. Termination from Employment: Lumpsum payout if Insured is terminated from employment as per employer's rules/regulations implemented by the employer in compliance of laws	Section B.4.I.
		ii. Loss of Income - Major Medical Illness: Income protection against listed Major Medical Illnesses	Section B.4.II.
		iii. Loss of Income – Permanent Total Disablement: Income protection against Permanent Total Disablement	Section B.4.III.
		5. Credit Shield: Loan protection in the event of an accident for the below listed perils	Section B.5.
		i. Accidental Death: Loan protection in the event of an Accidental Death due to an Accident	Section B.5.a.I
		ii. Permanent Disablement: Loan protection in the event of a listed Permanent Disablement due to an Accident	Section B.5.a.II
		6. Property Coverage: Protects your property against below listed perils	Section B.6.

		7. Broken Bones: Lumpsum payout for fractures	Section B.7.
		8. Dependent Child Education Benefit: Lump Sum payment to fund for child's education in the event of an Accidental Death OR Permanent Disablement due to an Accident	Section B.8.
		9. Parental Care Benefit: Lump Sum payment for aging parents in the event of an Accidental Death OR Permanent Disablement due to an Accident	Section B.9.
		10. Mobility Extension: Coverage for specified mobility expenses in the event of a listed Permanent Disablement due to an Accident	Section B.10.
		11. Hospital Cash: Per day payout for out of pocket expenses	Section B.11.
		i. Hospital Cash - Accident Only: Per day payout for out of pocket expenses following an accident	Section B.11.a.I.
		ii. Hospital Cash – Illness only: Per day payout for out of pocket expenses following an Illness	Section B.11.a.II.
		12. Chauffeur Benefit: Covers cost of transportation in the event of certified Temporary Total/Partial Disablement	Section B.12.
		13. Accidental Hospitalization Expenses: Hospitalization Expenses following an accident	Section B.13.
		14. Permanent Total Disablement – Illness: Lump Sum payment in the event of Permanent Total Disablement due to an Illness	Section B.14.
		15. Last Rites: Funeral expenses following an Accidental Death	Section B.15.
		16. Vector Borne Diseases: Lumpsum payout in diagnosis and trigger of any listed Vector Borne illness	Section B.16.
		17. Medishield cover: Lumpsum payout in diagnosis and trigger of any listed Vector Borne illness or upon detection of any fracture including hair line fracture	Section B.17.
		Optional Covers: Optional covers in force for the Insured Persons shall be as opted and as specified in	

		Policy Schedule / Certificate of Insurance	
		1. Optional covers under Major Medical Illness	Section B.1.II.
		i. Cardiac Arrest	Section B.1.II.i.
		ii. Angioplasty	Section B.1.II.ii.
		iii. Molecular Gene Profiling test	Section B.1.II.iii.
		iv. Second Medical Opinion	Section B.1.II.iv.
		a. Second Medical Opinion – India	Section B.1.II.iv.a.
		b. Second Medical Opinion – Global	Section B.1.II.iv.b.
		2. Optional covers under Accidental Death	Section B.2.A.I.iii.
		i. Burns	Section B.2.A.I.iii.i.
		ii. Transportation of Mortal Remains	Section B.2.A.I.iii.ii.
		iii. Renewal Premium Benefit	Section B.2.A.I.iii.iii.
		3. Optional covers under Emergency Medical Expenses	Section B.3.B.
		i. Emergency Medical Expenses Global	Section B.3.B.I.
		4. Optional covers under Loss of Income – Major Medical Illness	Section B.4.II.b.
		i. Cardiac Arrest	Section B.4.II.b.i.
		5. Optional covers under Hospital Cash:	Section B.11.b.

		i. Companion benefit	Section B.11.b.i.
		ii. Hospital Cash - ICU	Section B.11.b.ii.
		iii. Hospital Cash – Global	Section B.11.b.iv.
		Other optional covers	Section C.
		1. Preventive Health Check-up	Section C.i.
		2. Medical Evacuation – India / Global	Section C.ii.
		3. Road Ambulance	Section C.iii.
6	Exclusions (what the policy does not cover)	Exclusions specific to particular benefit	
		<u>Specific Exclusions applicable to Major Medical Illness</u> <ol style="list-style-type: none"> Treatment arising from or consequent upon war or any act of war (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind. Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover. Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner Any Claim caused due to intentional self-injury, suicide or attempted suicide. Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution, insurrection, military or usurped power; Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, 	Section B.1.

		<p>nuclear, chemical or biological attack.</p> <p>viii. Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel;</p> <p>ix. Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured;</p> <p>x. Whilst engaging in Adventure Sports.</p> <p>xi. Involvement in naval, military or air force operation.</p> <p>xii. Participation by the Insured Person in any flying activity, except as a bona fide, passenger (fare paying or otherwise) of a recognized airline on regular routes and on a scheduled time table.</p>	
		<p><u>Specific Exclusions applicable to the below mentioned sections</u></p> <p>a. Personal Accident</p> <p>b. Loss of Income / EMI Protector – Permanent Total Disablement</p> <p>c. Credit Shield</p> <p>d. Broken Bones</p> <p>e. Dependent Child Education benefit</p> <p>f. Parental Care benefit</p> <p>g. Mobility Extension</p> <p>h. Hospital Cash</p> <p>i. Chauffeur Benefit</p> <p>i. 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.</p> <p>ii. 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</p> <p>iii. 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.</p> <p>iv. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger</p>	<p>Section B.2;</p> <p>Section B.4.III.;</p> <p>Section B.5.;</p> <p>Section B.7;</p> <p>Section B.8;</p> <p>Section B.9;</p> <p>Section B.10;</p> <p>Section B.11;</p> <p>Section B.12;</p>

		<p>during motor racing or trial runs or rallies using a motorized vehicle or bicycle</p> <p>v. 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>vi. 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>vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.</p> <p>viii. From participation in Adventure sports</p>	
		<p><u>Specific Exclusions applicable to Temporary Total Disablement – Illness Only and Hospital Cash – Illness Only</u></p> <p>i. Investigation & Evaluation: Code Excl04</p> <p>a. Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.</p> <p>b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</p> <p>ii. Rest Cure, rehabilitation and respite care–Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <p>a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.</p> <p>b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</p> <p>iii. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <p>a. Surgery to be conducted is upon the advice of the doctor</p> <p>b. The surgery/procedure conducted should be supported by clinical protocols</p> <p>c. The member has to be 18 years of age or older and</p>	Section B.2.III.

		<p>d. Body Mass Index (BMI)</p> <ul style="list-style-type: none"> I. Greater than or equal to 40 or, II. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: III. Obesity related cardiomyopathy IV. coronary heart disease V. severe sleep apnoea VI. uncontrolled type2 diabetes <p>iv. Change-of-Gender treatments - Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.</p> <p>v. Cosmetic or plastic surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p>vi. Hazardous or Adventure Sports Code – Excl09– Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.</p> <p>vii. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>viii. Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p> <p>ix. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12</p> <p>x. Treatments received in health hydros, nature cure clinics, spas or similar establishments or</p>	
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		<p>private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13</p> <p>xi. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14</p> <p>xii. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.Code – Excl15</p> <p>xiii. Unproven Treatments– Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.Code – Excl16</p> <p>xiv. Sterility and Infertility –Code – Excl17 -Expenses related to sterility and infertility. This includes:</p> <ol style="list-style-type: none"> Any type of contraception, sterilization Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI Gestational Surrogacy Reversal of sterilization <p>xv. Maternity:Code – Excl18</p> <ol style="list-style-type: none"> Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period. <p>xvi. 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, Chemical or Biological attack or weapons, radiation of any kind.</p> <p>xvii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide..</p>	
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		<p><u>Specific Exclusions applicable to Emergency Medical Expenses</u></p> <p>i. 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.</p> <p>ii. 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</p> <p>iii. 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.</p> <p>iv. 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>	Section B.3.

		<p>v. 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>vi. 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>vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.</p> <p>viii. Investigation & Evaluation: Code Excl04</p> <ol style="list-style-type: none"> Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded. <p>ix. Rest Cure, rehabilitation and respite care—Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <ol style="list-style-type: none"> Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs. <p>x. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <ol style="list-style-type: none"> Surgery to be conducted is upon the advice of the doctor The surgery/procedure conducted should be supported by clinical protocols The member has to be 18 years of age or older and Body Mass Index (BMI) <ol style="list-style-type: none"> Greater than or equal to 40 or, Greater than or equal to 35 in conjunction with any of the following severe co- 	
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		<p>morbidities following failure of less invasive methods of weight loss:</p> <ol style="list-style-type: none"> 1. Obesity related cardiomyopathy 2. coronary heart disease 3. severe sleep apnoea 4. uncontrolled type2 diabetes <p>xi. Change-of-Gender treatments - Code – Excl07:Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.</p> <p>xii. Cosmetic or plastic surgery:Code – Excl08:Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p>xiii. Hazardous or Adventure SportsCode – Excl09– Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.</p> <p>xiv. Breach of Law:Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>xv. Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p> <p>xvi. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.Code – Excl12</p> <p>xvii. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.Code – Excl13</p> <p>xviii. Dietary supplements and substances that can be purchased without prescription, including but not</p>	
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		<p>limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure.Code – Excl14</p> <p>xix. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.Code – Excl15</p> <p>xx. Unproven Treatments– Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.Code – Excl16</p> <p>xxi. Sterility and Infertility –Code – Excl17 -Expenses related to sterility and infertility. This includes:</p> <ul style="list-style-type: none"> a. Any type of contraception, sterilization b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c. Gestational Surrogacy d. Reversal of sterilization <p>xxii. Maternity:Code – Excl18</p> <ul style="list-style-type: none"> a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period. <p>xxiii. 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, Chemical or Biological attack or weapons, radiation of any kind.</p> <p>xxiv. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide..</p> <p>xxv. Any Insured Person's participation or involvement in naval, military or air force operation.</p> <p>xxvi. Investigative treatment for Sleep-apnoea, General debility or exhaustion (“run-down condition”).</p> <p>xxvii. Congenital external diseases, defects or anomalies,</p> <p>xxviii. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).</p> <p>xxix. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.</p>	
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	<p>xxx. Vaccination including inoculation and immunisations (Except post Animal bite treatment),</p> <p>xxxi. Non-Medical expenses such as Food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical expenses is attached and also available at www.hdfcergo.com.</p> <p>xxxii. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, Optometric therapy.</p> <p>xxxiii. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.</p> <p>xxxiv. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively). prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident. Exhaustive list of Non-Medical expenses attached and also available on www.hdfcergo.com</p>	
	<p><u>Specific Exclusions applicable to Loss of Income / EMI Protector – Termination from Employment</u></p> <p>i. 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.</p> <p>ii. Claim in connection with or in respect of:</p> <p>a. Self employed persons;</p> <p>b. 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;</p> <p>c. Any voluntary unemployment;</p> <p>d. Unemployment at the time of inception of the Policy Period or arising within the first 90 days of inception of the Policy Period.</p> <p>iii. Any unemployment from a job under which no salary or any remuneration is provided to the Insured</p> <p>iv. Any suspension from employment on account of any pending enquiry being conducted by the</p>	Section B.4.I.

	<p>employer/ Public Authority</p> <p>v. Any unemployment due to resignation, retirement whether voluntary or otherwise</p> <p>vi. Termination from employment while the Insured Person is under probation.</p>	
	<p><u>Specific Exclusions applicable to Loss of Income / EMI Protector – Major Medical Illness</u></p> <p>i. Treatment arising from or consequent upon war or any act of war (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.</p> <p>ii. Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover.</p> <p>iii. Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen</p> <p>iv. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner</p> <p>v. Any Claim caused due to intentional self-injury, suicide or attempted suicide.</p> <p>vi. Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution, insurrection, military or usurped power;</p> <p>vii. Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>viii. Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel;</p> <p>ix. Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured;</p> <p>x. Whilst engaging in Adventure Sports.</p> <p>xi. Involvement in naval, military or air force operation.</p> <p>xii. Participation by the Insured Person in any flying activity, except as a bona fide, passenger (fare paying or otherwise) of a recognized airline on regular routes and on a scheduled time table.</p> <p>xiii. Loss of job due to retirement whether voluntary or otherwise</p>	Section B.4.II.
	<p><u>Specific Exclusions applicable to Loss of Income / EMI Protector – Permanent Total Disablement</u></p>	Section B.4.III.

	<p>i. Loss of job due to retirement whether voluntary or otherwise</p>	
	<p><u>Specific Exclusions applicable to Property Coverage</u></p> <p>i. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>ii. 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.</p> <p>iii. 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.</p> <p>iv. Pollution or contamination, unless</p> <p style="padding-left: 40px;">a. the pollution or contamination itself has resulted from an Insured Event, or</p> <p style="padding-left: 40px;">b. an Insured Event itself results from pollution or contamination.</p> <p>v. 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.</p> <p>vi. 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.</p> <p>vii. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p>	Section B.6.

		<p>viii. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>ix. 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>x. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>xi. 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>xii. Costs, fees or expenses for preparing any claim.</p>	
		<p><u>Specific Exclusions applicable to Accidental Hospitalization Expenses</u></p> <p>i. 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.</p> <p>ii. 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</p> <p>iii. 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.</p> <p>iv. 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> <p>v. 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>	Section B.13.

		<p>vi. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.</p> <p>vii. From participation in Adventure sports</p> <p>viii. Investigation & Evaluation: Code Excl04</p> <p>a. Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.</p> <p>b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</p> <p>ix. Rest Cure, rehabilitation and respite care—Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <p>a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.</p> <p>Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</p> <p>x. Cosmetic or plastic surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p>xi. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>xii. Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p> <p>xiii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12</p> <p>xiv. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private</p>	
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		<p>beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13</p> <p>xv. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14</p> <p>xvi. Unproven Treatments– Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16</p> <p>xvii. Congenital external diseases, defects or anomalies,</p> <p>xviii. Stem cell harvesting.</p> <p>xix. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.</p> <p>xx. Treatment taken on Outpatient basis</p> <p>xxi. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, Optometric therapy.</p>	
		<p><u>Specific Exclusions applicable to Permanent Total Disablement – Illness</u></p> <p>i. Treatment arising from or consequent upon war or any act of war (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.</p> <p>ii. Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover.</p> <p>iii. Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen</p> <p>iv. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner</p> <p>v. Any Claim caused due to intentional self-injury, suicide or attempted suicide.</p> <p>vi. Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence,</p>	Section B.14.

		<p>rebellion, revolution, insurrection, military or usurped power;</p> <p>vii. Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.</p> <p>viii. Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel;</p> <p>ix. Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured;</p> <p>x. Whilst engaging in Adventure Sports.</p> <p>xi. Involvement in naval, military or air force operation.</p> <p>xii. Participation by the Insured Person in any flying activity, except as a bona fide, passenger (fare paying or otherwise) of a recognized airline on regular routes and on a scheduled time table.</p> <p>xiii. Treatment of Obesity and any weight control program.</p> <p>xiv. Congenital external diseases, defects or anomalies Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy.</p> <p>xv. treatment to treat infertility any fertility, sub-fertility or assisted conception procedure,</p> <p>xvi. Sterility, treatment whether to affect infertility, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.</p> <p>xvii. Investigative treatment for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).</p> <p>xviii. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description and sex transformation operations.</p> <p>xix. Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of Medically Necessary Treatment certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.</p> <p>xx. Experimental, investigational or Unproven treatments, devices and pharmacological regimens.</p> <p>xxi. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who is a member of an Insured Person's family, or stays with him</p>	
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		<p><u>Specific Exclusions applicable to Last Rites</u></p> <ul style="list-style-type: none"> i. Treatment arising from or consequent upon war or any act of war (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind. ii. Any Illness, sickness or disease other than those opted and specified as Major Medical illnesses under this Cover. iii. Any Critical Illness or Surgical Procedure arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen iv. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner v. Any Claim caused due to intentional self-injury, suicide or attempted suicide. vi. Any Critical Illness or Surgical Procedure caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution, insurrection, military or usurped power; vii. Any claim caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. viii. Working in underground mines, tunnelling or involving electrical installations with high tension supply, or as jockeys or circus personnel; ix. Congenital External Anomalies or any complications or conditions arising there from including any developmental conditions of the Insured; x. Whilst engaging in Adventure Sports. xi. Involvement in naval, military or air force operation. xii. Participation by the Insured Person in any flying activity, except as a bona fide, passenger (fare paying or otherwise) of a recognized airline on regular routes and on a scheduled time table. 	Section B.15.
		<p><u>Specific Exclusions applicable to Medishield Cover</u></p> <ul style="list-style-type: none"> i. Specific Exclusions applicable to Fracture Care benefit under Medishield cover 	Section B.17.

		<p>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/Certificate of Insurance:</p> <ol style="list-style-type: none"> 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. 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 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. 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 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). Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide. From engaging in or participation in or involvement including but not limited to naval, military or air force operation. From participation in Adventure sports 	
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 	<p>Waiting Periods applicable to specific benefits</p> <p><u>Waiting Periods applicable to Major Medical Illness</u></p> <p>Initial Waiting Period (default): 90 days</p> <p>Initial Waiting Period (options): 0/7/15/30/60 days</p> <p>Pre-Existing disease waiting period (default): 36 Months</p> <p>Pre-Existing disease waiting period (options): 0/12/24 Months</p> <p>Survival Period (default): 7 days</p> <p>Survival Period (options): 0/15/30 days</p>	Section B.1.

	<p><u>Waiting Periods applicable to Personal Accident – Temporary Total Disablement (Illness only)</u></p> <p>Initial Waiting Period: 30 days</p> <p>Specific Disease / Procedure Waiting Period: 24 months</p> <p>Pre-Existing disease waiting period (default): 36 Months</p> <p>Pre-Existing disease waiting period (options): 0/12/24 Months</p>	Section B.2.A.III.
	<p><u>Waiting Periods applicable to Loss of Income / EMI Protector - Major Medical Illness</u></p> <p>Pre-Existing disease waiting period (Default): 36 Months</p> <p>Pre-Existing disease waiting period (options): 0/12/24 Months</p> <p>Survival Period (default): 7 days</p> <p>Survival Period (options): 0/15/30 days</p>	Section B.4.II.
	<p><u>Waiting Periods applicable to Hospital Cash – Illness only</u></p> <p>Initial Waiting Period (Default) : 30 days</p> <p>Initial Waiting Period (Options): 0/7/15 days</p> <p>Specific Disease / Procedure Waiting Period (Default): 24 months</p> <p>Specific Disease / Procedure Waiting Period (Options): 0 / 12 months</p> <p>Pre-Existing disease waiting period (default): 36 Months</p> <p>Pre-Existing disease waiting period (options): 0/12/24 Months</p>	Section B.11.a.II.
	<p><u>Waiting Periods applicable to Permanent Total Disablement – Illness</u></p> <p>Initial Waiting Period: 90 days</p>	Section B.14.

		<p>Pre-Existing disease waiting period (default): 36 Months</p> <p>Pre-Existing disease waiting period (options): 0/12/24 Months</p> <p>Survival Period (default): 7 days</p> <p>Survival Period (options): 0/15/30 days</p>	
		<p><u>Waiting Periods applicable to Vector Borne Diseases</u></p> <p>Initial Waiting Period: 7 days</p>	Section B.16.
		<p><u>Waiting Periods applicable to Medishield Cover</u></p> <p>Initial Waiting Period: 7 days</p>	Section B.17.
8	Financial Limits of coverage	Financial limits specific to covers	
	Sub-limits	Sub limits specific to particular covers	
	(It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	<p><u>Sub-limits applicable to Personal Accident</u></p> <p>Comatose: 25% of Accidental Death SI</p>	Section B.2.A.I.b.
	Co-payments	Co-payment specific to particular covers	
	(It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Emergency Medical Expenses: 5% / 10% / 15% / 20% / 25%	Section B.3.
		Accidental Hospitalization Expenses: 5% / 10% / 15% / 20% / 25%	Section B.13.
	Deductible	Deductible specific to particular covers	
	It is a specified amount:	Personal Accident:	Section B.2.A.III.
	<ul style="list-style-type: none"> up to which an insurance company will not pay any claim, and 	Weekly deductible under Temporary Total Disablement: 1 / 2 / 3 / 4 weeks	
		Hospital Cash:	Section B.11.b.iii.

	<ul style="list-style-type: none"> which will be deducted from total claim amount (if claim amount is more than the Sum Insured Limits) 	Time deductible options: 1 / 2 / 3 / 4 / 5 / 7 days	
		Sum Insured specific to particular base covers	Section B.
		<u>Financial limits applicable to Major Medical Illness</u> <p>a. SI: 10k to 5cr</p> <u>Financial limits applicable to optional covers under Major Medical Illness</u> <p>a. Cardiac Arrest SI: 10k to 5cr b. Angioplasty SI: 10k to 5L c. Molecular gene profiling test SI: 5k to 30k d. Second medical opinion i. Second medical opinion (India) SI: 5k to 20k ii. Second medical opinion (Global) SI : 2x of Second medical opinion (India) SI</p>	Section B.1.
		<u>Financial limits applicable to Personal accident</u> <p>a. Accidental Death SI: 10k to 50cr b. Permanent Disablement (Table A to E) SI: 10k to 50cr c. Temporary Total Disablement i. Temporary Total Disablement – Accident only SI: 500 to 1L upto 104 weeks ii. Temporary Total Disablement – Illness only SI: 500 to 1L upto 104 weeks</p> <u>Financial limits applicable to optional covers under Accidental Death</u> <p>a. Burns SI: 10k to 10L b. Transportation of Mortal Remains SI: 500 to 10k c. Renewal Premium Benefit SI: 50 to 2.5L</p>	Section B.2.
		<u>Financial limits applicable to Emergency Medical Expenses</u>	Section B.3.

		<ul style="list-style-type: none"> a. Emergency Medical Expense – Accident only SI: 10k to 25L b. Emergency Medical Expense – Illness only SI: 10k to 25L <p><u>Financial limits applicable to optional covers under Emergency Medical Expense</u></p> <ul style="list-style-type: none"> a. Emergency Medical Expense – Global SI: 10L to 25L 	
		<p><u>Financial limits applicable to Loss of Income / EMI Protector</u></p> <ul style="list-style-type: none"> a. Termination from employment SI: 1k to 50L b. Loss of Income – major medical illness SI: 1k to 50L c. Loss of Income – Permanent Total Disablement SI: 1k to 50L <p><u>Financial limits applicable to Loss of Income / EMI Protector</u></p> <ul style="list-style-type: none"> a. Cardiac Arrest SI: 1k to 50L 	Section B.4.
		<p><u>Financial limits applicable to Credit Shield</u></p> <ul style="list-style-type: none"> a. Accidental Death & Permanent Total Disablement SI: 10k to 50cr 	Section B.5.
		<p><u>Financial limits applicable to Property Coverage</u></p> <ul style="list-style-type: none"> a. Fire and allied perils SI: 10k to 10cr b. Burglary SI: 10k to 10cr 	Section B.6.
		<p><u>Financial limits applicable to Broken Bones</u></p> <ul style="list-style-type: none"> a. SI: 5k to 25L 	Section B.7.
		<p><u>Financial limits applicable to Dependent Child Education benefit</u></p> <ul style="list-style-type: none"> a. SI: 10k to 10L per child 	Section B.8.
		<p><u>Financial limits applicable to Parental Care benefit</u></p>	Section B.9.

		a. SI: 10k to 25L per parent	
		<u>Financial limits applicable to Mobility Extension</u>	
		a. Mobility Extension – Benefit SI: 10k to 10L b. Mobility Extension – Indemnity SI: 5L to 10L	Section B.10.
		<u>Financial limits applicable to Hospital Cash</u>	
		a. Hospital Cash Accident Only SI: 500 to 20k per day b. Hospital Cash illness Only SI: 500 to 20k per day	
		<u>Financial limits applicable to options under Hospital Cash</u> a. Companion Benefit SI: 0.5x / 1x b. Hospital Cash ICU SI: 2x / 3x / 4x / 5x / 10x c. Hospital Cash Global SI: 2x / 3x / 5x x = SI selected in Hospital Cash	Section B.11.
		<u>Financial limits applicable to Chauffeur benefit</u>	
		a. SI: 250 to 1k per day	Section B.12.
		<u>Financial limits applicable to Accidental Hospitalization Expenses</u>	
		a. SI: 10k to 25L	
		<u>Financial limits applicable to Accidental Hospitalization Expenses</u>	
		a. Hospitalization Expenses Global – 10L to 25L	Section B.13.
		<u>Financial limits applicable to Permanent Total Disablement - Illness</u>	
		a. SI: 10k to 5cr	Section B.14.

		<u>Financial limits applicable to Last Rites</u> a. SI: 1k to 1L	Section B.15.
		<u>Financial limits applicable to Vector Borne Diseases</u> a. SI: 1k to 1L	Section B.16.
		<u>Financial limits applicable to Medishield Cover</u> a. <u>SI: 1k to 1L</u>	Section B.17.
		Sum Insured limits specific to particular optional covers	Section C.
		<u>Financial limits applicable to Medical Evacuation</u> a. SI: 1L to 5L	Section C.ii.
		<u>Financial limits applicable to Road Ambulance</u> a. SI: 500 to 20k	Section C.iii.
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 E
		Turn Around Time (TAT) for claims settlement:	
		<u>For Cashless Process :</u> i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request. ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.	
		<u>For Reimbursement Process :</u> i. 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 http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf	
		Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	
10	Policy Servicing	Contact us - 022 6158 2020/ 022 6234 6234 Or visit help section on www.hdfcergo.com	Section D.12.
		Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	
11	Grievances / Complaints	In case of any grievance the insured person may contact the Company through: <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.12.
		Insured Person may contact the Grievance officer at cgo@hdfcergo.com	Section D.12.
		For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances Ombudsman:	

		https://bimabharosa.irdai.gov.in/ .	
12	Things remember to	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Process for free look cancellation:</p> <ol style="list-style-type: none"> 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. 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. 	Section D.7.
		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.3.
		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.	
		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.	NA
		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 D.11.
		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.	
		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 D.8.

		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.	

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)
