



## THE TRUST OF MILLIONS, NOW GETS STRONGER.

HDFC ERGO Health Insurance is now HDFC ERGO General Insurance.



Take it easy!



Health  
Insurance



Motor  
Insurance



Home  
Insurance



Travel  
Insurance

November 13, 2020

Sub: Merger of HDFC ERGO Health Insurance Limited with HDFC ERGO General Insurance Company Limited

Dear Policyholder,

I hope you and your loved ones are safe, and are taking due precautions in the present pandemic times. These are extraordinary times, and all of us have adapted to new routines in our daily lives. Our teams have taken various initiatives to provide you seamless service in these times; I hope we have been able to serve you well.

As you are aware, the change in ownership of Apollo Munich Health Insurance Company Limited ('Apollo Munich') from Apollo Hospitals Group to HDFC Ltd., and the subsequent change of name of Apollo Munich to HDFC ERGO Health Insurance Limited ('HDFC ERGO Health') was concluded on January 9, 2020.

We are now pleased to inform you that the National Company Law Tribunal ('NCLT') and Insurance Regulatory and Development Authority of India (IRDAI) have approved the merger of HDFC ERGO Health with HDFC ERGO General Insurance. The Effective Date of the merger is November 13, 2020. The merged entity is HDFC ERGO General Insurance Company Limited ('HDFC ERGO').

Pursuant to the merger, HDFC ERGO consolidates its position in the industry:

- 3rd largest private insurer in General Insurance industry, with a 6.2% market share for FY2019-20 on proforma basis and an active policy base of more than 1.5 Crore customers as on September 30, 2020
- 2nd largest private insurer in the Accident & Health Insurance segment with an ~8% market share for FY2019-20 on proforma basis
- 3rd largest private insurer in the Corporate Insurance segment with an ~6% market share for FY 2019-20 (~11% market share in the private sector) and a proven track record of providing customized insurance solutions
- Debt instruments rated 'AAA' by CRISIL and ICRA

The merger benefits you in the following ways:

- Access to the larger combined product suite (across health and non-health segments) offered by the merged entity. In particular, you can benefit from the combined health insurance offerings of HDFC ERGO Health & HDFC ERGO General Insurance
- Enhanced customer experience, supported by the strong digital and 24x7 multi-lingual in-house servicing capabilities
- Access to the cashless network of 10,000+ hospitals – one of the largest networks in the country for health insurance
- Enhanced geographical reach of 203 branch offices and 250+ digital offices

For details on our products, offices, cashless network of hospitals / garages and digital capabilities, kindly visit our website [www.hdfcergo.com](http://www.hdfcergo.com).

As we stride on this new journey, we assure you that we remain committed to the same principles that have made HDFC ERGO Health your trusted health insurer. We also assure you that:

- There will be no changes in your policy terms & conditions as detailed in the existing policy document
- Existing claims processes and benefits remain unchanged. All claims (including pending claims) shall be honoured as per their existing policy terms and conditions
- The existing health cards will continue to be valid

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We would also like to highlight following changes in our address and contact details, and would request you to make a note of the same:

Office	Contact details
Registered & Corporate Office	HDFC ERGO General Insurance Company Limited, 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020
Customer Service	HDFC ERGO General Insurance Company Limited, D 301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400 078 E-mail: <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a> Tel: 022-6234-6234
Health Insurance claims documents submission centre	HDFC ERGO General Insurance Company Limited, 5th Floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301 E-mail: <a href="mailto:healthclaims@hdfcergo.com">healthclaims@hdfcergo.com</a> Tel: 022-6234-6234
Dedicated helpdesk for merger related queries	E-mail: <a href="mailto:inquiry@hdfcergo.com">inquiry@hdfcergo.com</a> Tel: 0120-4517-300

We encourage you to check the Frequently Asked Questions (FAQ) document on our website [www.hdfcergo.com](http://www.hdfcergo.com) addressing the common queries that you may have. In case you have any queries or need any information related to your policy, do get in touch with your relationship manager or contact our customer service team at the details mentioned above.

Thank you for trusting us for your insurance needs. We look forward to your continued patronage.

With warm regards,

For HDFC ERGO General Insurance Company Limited,

Ritesh Kumar

Managing Director and CEO

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license.

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