HDFC ERGO General Insurance Company Limited

Customer Information Sheet





CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Dengue Care	NA
2	Policy number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product/ Policy	Indemnity	NA
4	Sum Insured	Individual Sum Insured -Where each member has a separate sum insured under the policy), or	NA
		Sum Insured shall be as opted and the same will be mentioned in your Policy Schedule	
		Note: For complete details of Sum Insured applicability, please refer to your Policy Schedule	
5	Policy Coverage (What the policy covers?)	Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted.	
		Expenses in respect of:	
		Admission in Hospital for minimum 24 hours	B-1.a
		2. Pre-Hospitalisation- Medical expenses incurred in 15 days before the hospitalisation.	B-1.b
		3. Post-Hospitalisation- Medical expenses incurred in 15 days after the hospitalisation.	B-1.c
		4. Shared Accommodation Benefit - If the Insured Person is Hospitalised in Shared Accommodation in a Network Hospital, Section III C v) of Policy wordings will be waived off	B-1.d
		Outpatient Benefits:	
		a. Outpatient Consultations- covers outpatient consultation by a general Medical Practitioner for treatment of Dengue fever.	B2 a)
		b. Diagnostic Tests - covers outpatient diagnostic tests for Dengue fever taken by the Insured Person from a diagnostic centre	B2 b)
		c. Pharmacy - reimburses for Medicines purchased by the Insured Person from a pharmacy, provided that such medicines have been prescribed for treatment of Dengue Fever	B2 c)
		d. Home Nursing - reimburses the Medical Expenses for necessary medical treatment taken by the Insured Person by our empanelled medical practitioner at home for treatment of Dengue fever	B2 d)

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6	Exclusions (what the policy does not cover?)	1. 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.	C.B.i	
		Specific Exclusions: In addition to the foregoing general exclusions, the Company shall not be liable to make any payment under this Policy caused by or arising out of or attributable to any of the following:		
		We will not pay for any claim in respect of any Insured Person caused by, arising from or attributable to:		
		1. Any Treatment other than for Dengue fever	C.C.i	
		Treatment taken by following healthcare providers (Hospitals / Medical Practitioners)	C.C.ii	
		 Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed. 		
		b) Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.		
		c) Any treatment or part of a treatment that is not of a reasonable charge, not Medically Necessary; drugs or treatments which are not supported by treating Medical Practitioner's prescription.		
		 d) Charges related to a Hospital stay not expressly mentioned as being covered in this Policy. 		
		 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 available at www.hdfcergo.com. 	C.C.iii	
7	i. Waiting period	Initial waiting Period: 15 days	C.A.i	
	Time period during which specified diseases/treatments are not covered.	Note: Waiting Periods in force for Insured Persons shall be as per the plan opted or option selected.		
	It is counted from the beginning of the policy coverage.			

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8	Financial limits coverage of i. Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	The policy will pay only up to the limits specified here under for the following diseases/ procedures: Base Cover (limits basis plan/sum insured chosen): 1. Outpatient Treatment: Up to 10K	В 2
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. Turn Around Time (TAT) for claims settlement: For Cashless Process: i. TAT for preauthorization of cashless facility: 2 hours from the time the last necessary document is received. ii. TAT for cashless final bill authorization: 2 hours from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 24 hours from the time the last necessary document is received by us). For Reimbursement Process: i. TAT for Claim settlement: 30 days from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us). Provide the details /web link for following: i. Network Hospital details: https://www.hdfcergo.com/locators/cashless-hospitals-networks ii. Helpline number: https://www.hdfcergo.com/customercare/grievances Call -: 022 6234 6234 / 0120 6234 6234 iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer https://www.hdfcergo.com/docs/default-source/documents/blacklisted-hospital-list-v22.pdf iv. Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	E
10	Policy Servicing	Call center number: 022 6234 6234 / 0120 6234 6234 Or visit help section on www.hdfcergo.com Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	D

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11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through:	D.p
		 Website: www.hdfcergo.com Toll free: 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 	
		Insured Person may contact the Grievance officer at: cgo@hdfcergo.com	
		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 to remember	Free Look cancellation: You may cancel the insurance policy if you do not want it, within 15 days from the beginning of the policy.	D.k
		Process for free look cancellation:	
		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 fifteen 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.	
		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.	D.i
		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.	D.d & D.f
		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.	
		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 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.	
		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.	

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		Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight 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 eight 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	D.e
		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:

		confirm		

Place:	
Date:	(Signature of the Policyholder)