

## Policy Wording

## Parenthood

## SECTION 1. PREFACE

**A. Preamble**

We will provide insurance cover to the Insured Person(s) under this add-on up to the limits specified in the Policy Schedule of Base Plan against this add-on. This add-on is subject to statements in the Proposal form, declarations, medical reports, payment of premium and the terms and conditions of this add-on and Base Product to which this add-on is attached.

**B. Operative Clause**

1. Parenthood is an Add-on which is only operative along with a Base Policy (Base Policy OR Base Product shall mean an active HDFC ERGO Retail Health Insurance policy to which this add-on is attached)
2. This Add-on cannot be bought in isolation or as a separate product.
3. This Add-on can only be opted if there is at least 1 Female Insured Person in the base policy aged 18 years or above. Once this add-on is in force, coverage under this add-on shall be provided to all Insured Persons aged 18 years or above.
4. This Add-on shall be said to be in-force only if the same is specifically mentioned in the Base Product's Policy Schedule.
5. Sum Insured for this add-on shall be as stipulated in the Base Product's policy schedule against this add-on.
6. Benefits under this add-on shall operate at policy level regardless of the Base Policy being on Individual basis OR Multi Individual basis OR Family floater basis. Thus, all Insured person shall be covered upto a single common Sum Insured under this add-on.
7. Sum Insured for this add-on is Independent and any claim paid under this add-on shall not reduce the Sum Insured of the Base Policy.
8. Policy duration of this Add-on shall be same as that of the Base Product
9. Geographical scope for this add-on is worldwide including India.
10. This Add-on can be opted only at inception or at the time renewal of Base Product. Once opted, Insured Person may opt out only at the time of renewal of this add-on. Once opted out, the Insured person can opt in again during renewal but all waiting periods stipulated under this add-on will apply afresh in such cases.
11. All other general terms & conditions, clauses, eligibility rules, and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document or on the Policy Schedule of the Base Policy.

## SECTION 2. BENEFITS

If this add-on is in force all covers under this Parenthood benefit shall be available ONLY for eligible Insured Persons under this add-on. Medical expenses incurred on any cover under Parenthood shall be covered upto a single common annual Sum Insured. This Sum Insured shall be as stipulated in the Base Product's policy schedule against this add-on. In-patient care Medical Expenses incurred on AYUSH treatments shall be deemed to be covered if the same are undertaken in an AYUSH Hospital and are admissible under any of the covers stipulated below.

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Parenthood Benefit has 5 Sub-coverages

**A. Maternity Expenses****I. Coverage**

We shall indemnify Medical Expenses upto the Sum Insured incurred on

- a.** Hospitalization for delivery (Normal OR C-section) of a new-born baby and / or
- b.** Medically recommended lawful termination of pregnancy but only in life threatening situation and under the advice of Medical Practitioner

**II. Specific conditions applicable to Maternity Expenses**

- a.** During the lifetime of this add-on, we shall cover, at most
  - a)** 2 Deliveries OR
  - b)** 2 lawful terminations OR
  - c)** 1 Delivery and 1 Termination
- b.** The birth of more than one child during a single delivery shall be considered as single event

**III. Specific exclusions applicable to Maternity Expenses**

- a.** Any medical expenses arising out of Ectopic Pregnancy shall not be covered under this Add-on. Claim for the same can be lodged under the Base Policy.
- b.** Expenses for Donor eggs, donor sperm, or surrogate arrangements
- c.** Voluntary termination of pregnancy
- d.** Cosmetics and post pregnancy aesthetics procedures

**B. Pre-Natal Medical Expenses****I. Coverage**

We shall indemnify only the below listed Medical Expenses upto the Sum Insured, incurred within the 180 days immediately prior to childbirth

- a.** Antenatal check-ups
- b.** Gynecological consultations
- c.** Sonograms
- d.** Vaccines for the expecting mother
- e.** Diagnostic tests
- f.** Prescribed Medications

**II. Specific conditions applicable to Pre-Natal Medical Expenses**

- a.** Coverage under this benefit shall be only in respect to a claim that we have accepted under Maternity Expenses cover.

**Policy Wording****Parenthood****C. Post-Natal Medical Expenses****I. Coverage**

We shall indemnify only the below listed Medical Expenses upto the Sum Insured, incurred within the 180 days immediately post childbirth

- a.** Gynecological consultations
- b.** Medications & supplements
- c.** Postpartum complications
- d.** Physiotherapy

**II. Specific conditions applicable to Post-Natal Medical Expenses**

- a.** Coverage under this benefit shall be only in respect to a claim that we have accepted under Maternity Expenses cover.

**III. Specific exclusions applicable to Post-Natal Medical Expenses**

- a.** Any type of expenses incurred on the new-born baby
- b.** Cosmetics and post pregnancy aesthetics procedures

**D. In-Vitro Fertilization (IVF) Expenses****I. Coverage**

We shall indemnify the below mentioned medical expenses upto the Sum Insured incurred on In-vitro fertilization (IVF)

- a.** Ovarian stimulation, egg retrieval, and fertilization
- b.** Embryo transfer to the uterus
- c.** Embryo Harvesting
- d.** Pre-implantation diagnostic tests prescribed by treating medical practitioner

**II. Specific conditions applicable to In-vitro fertilization (IVF)**

- a.** We shall only cover the above listed medical expenses if the same are incurred during the First AND / OR Second IVF cycle in the lifetime of the Insured Person(s).

**III. Specific exclusions applicable to In-vitro fertilization (IVF)**

- a.** Expenses for Donor eggs, donor sperm, or surrogate arrangements
- b.** IVF procedures conducted without medical recommendation or outside an approved medical facility

**E. Embryo Freezing Expenses****I. Coverage**

We shall indemnify only the storage expenses incurred on Embryo freezing expenses upto Sum Insured under this cover

**II. Specific conditions applicable to Embryo Freezing Expenses**

- a.** Maximum amount of claim payout under this cover shall never exceed the Sum Insured in the lifetime of this add-on.

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#### F. Specific Conditions Applicable To Parenthood

The below conditions are applicable on the overall add-on including all Sub-coverages of Parenthood

- a. Maximum amount of claim payout under this add-on shall be upto the Sum Insured in any given Policy Year.
- b. In the event of child split, coverage shall be extended to the split policy if the split policy has atleast 1 Female Insured Person.
- c. This Add-on shall cease to exist and no coverage shall be provided if
  - i. a policy no longer includes a female Insured Person aged 18 or above
  - ii. following death of the only Female Insured person under the policy or
  - iii. upon deletion of the only Female insured under the policy.
- d. Any co-pay, deductible or sub-limits that are applicable to the Base Policy shall NOT apply to this add-on

#### G. Waiting Period Applicable To Parenthood

The below conditions are applicable on the overall add-on including all Sub-coverages of Parenthood

- a. An Initial waiting period of 24 months shall apply for any claim under this add-on.
- b. This waiting period shall commence from the time this add-on comes into force
- c. In case Sum Insured of this add-on increases at renewal afresh waiting period shall apply only on the increased Sum Insured portion.
- d. Fresh waiting period shall apply to any new member added under this Add-on from the date of his/her addition.

#### H. Claim Documents

The following claim documents may be requested, if deemed necessary, during the claim processing

- a) Duly filled claim form
- b) ID proof of Insured
- c) Discharge summary
- d) Hospital bills
- e) Doctor's prescription
- f) Baby's Birth Certificate
- g) Consent forms (*In cases of IVF Treatment*)
- h) Medical history reports