

On receipt of the intimation to the company and receipt of final documents the claims will be considered by the Company.

TERMS & CONDITIONS

- Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please refer to the policy wordings.
- Liability of the Company does not commence until the Company has accepted the proposal and the full premium has been paid.
- Anti-Rebating Warning : As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Five Hundred (500) Rupees.

FREE LOOK

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

For more details on this feature, terms and conditions, please read the policy brochure before concluding a sale. Insurance is the subject matter of solicitation. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U66010MH2002PLC134869. UIN No. IRDA/NL-HL/HDFC-ERGO/GIP-H/C/VI/12013-14. IRDA Reg No. 125. UID No. 705

HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

Toll-free: 1800 2 700 700 (Accessible from India only)

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**HDFC
ERGO**

GENERAL INSURANCE

**CRITICAL
ILLNESS**

**HDFC
ERGO**

GENERAL INSURANCE

Har pal aapke saath

Your companion in critical times



SILVER

A recent survey states that 1 in 3 persons will develop some life threatening Cancer... 1 in 4 persons will develop heart disease before they retire... and 1 in 20 persons risk the chance of having stroke before the age of seventy!*

The results truly emphasize the need to have adequate coverage against such contingencies. With medical costs spiraling out of control for ailments like Stroke, Hypertension, Cardiac Arrests etc, it has become imperative to plan for such eventualities.

HDFC ERGO has designed a plan to take away most of your worries. The policy pays a lump sum benefit (upto the Sum Insured opted) on the very first diagnosis and a minimum survival period. At an affordable premium, it's a must buy!

*(A source : Money Digest 2003)

PRODUCT HIGHLIGHTS

- Provides a lump sum benefit which can pay for:
 - a. Costs for the care and treatment
 - b. Recuperation aids
 - c. Debts pay off
- Tax Benefit under section 80D*
- Option of a one year or two year policy coverage period
- Life Long Renewability

(* Subject to the change in Tax Laws)

WHAT IS COVERED

Pays a lump sum, upto the Sum Insured on first diagnosis of any one of the following Critical Illnesses, after a 30 Day survival period from the date of the first diagnosis.

S. No.	CRITICAL ILLNESS COVERED	SILVER
1.	Heart Attack (Myocardial Infarction)	✓
2.	Coronary Artery Bypass Surgery	✓
3.	Stroke	✓
4.	Cancer	✓
5.	Kidney Failure	✓
6.	Major Organ Transplantation	✓
7.	Multiple Sclerosis	✓
8.	Paralysis	✓

- Policy covers person upto the age of 5 to 65 years.
- No medical check up upto 45 years of age*.

(*Subject to no health adversity)

- Pre-Policy Check may be required depending on the age and sum insured at the company specified centre at your own cost.

**If pre-policy check up would be conducted in our empanelled diagnostic centre, 50% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.*

WHAT IS NOT COVERED

- A waiting period of 90 days (unless the Insured has been insured under this policy continuously and without any break in the previous policy year.)
- War or any act of war, invasion, act of foreign enemy, war like operations (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.
- Committing or attempting to commit a criminal or unlawful act, or intentional self-injury or attempted suicide while being sane or insane.
- Participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic

substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.

- Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, Tuberculosis.
- Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital internal and external diseases, defects or anomalies.
- Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule.

For a complete list of exclusions, kindly refer to our policy wordings.

PREMIUM DETAILS

Age Group	Sum Insured - 500,000		Sum Insured - 1,000,000	
	1 Year	2 Year	1 Year	2 Year
05-17	513	1015	1026	2029
18-25	1140	2257	2280	4514
26-30	1426	2822	2850	5643
31-35	1710	3386	3420	6771
36-40	2850	5643	5700	11286
41-45	4276	8465	8550	16929
46-50	6982	13828	13965	27657
51-55	11970	23701	23940	47401
56-60	18240	36116	36480	72230
61-65	30780	60945	61560	121888
66-70	52440	103831	104880	207662
>70	115710	229106	231420	458212

Age Group	Sum Insured - 250,000		Sum Insured - 750,000	
	1 Year	2 Year	1 Year	2 Year
05-17	257	507	770	1522
18-25	570	1129	1710	3386
26-30	713	1411	2138	4232
31-35	855	1693	2565	5079
36-40	1425	2822	4275	8465
41-45	2138	4232	6413	12697
46-50	3491	6914	10474	20742
51-55	5985	11850	17955	35551
56-60	9120	18058	27360	54173
61-65	15390	30472	46170	91417
66-70	26220	51916	78660	155747
>70	57855	114553	173565	343659

Figures in Rupees. Premiums include Service Tax and Education Cess

CLAIMS PROCESS

In case of an Insured event giving rise to a claim under the Policy, the insured should immediately intimate the company on the below mentioned contact details.

Phone : 1800 2 700 700 (Accessible from India only), Fax No : 1860 2 000 600, Email : healthclaims@hdfcergo.com

Address: HDFC ERGO General Insurance Co. Ltd. Stellar IT Park Tower - 1, 5th Floor, C-25, Sector - 62, Noida - 201 301, Uttar Pradesh.

All Conversations may be recorded by the Company and shall form a part of the records and be considered by the Company in evaluating a claim made under the policy.