

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.

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 risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U68010MH2002PLC134868. UIN: IRDAANL-HLT/HDFC-ERGO/GIP-H(C)/V/11/20/13-14. IRDA/AT/Reg No. 123. Product Code: CRP/BR/0062/May/16. UIDNo. 706

HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1st Floor, HDFC House, 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



PLATINUM

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 to cover 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
 - d. Fund for a change in lifestyle
- Tax Benefit under section 80D*
- 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.

Sr.No.	CRITICAL ILLNESS COVERED	PLATINUM
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	✓
9.	Aorta Graft Surgery	✓
10.	Primary Pulmonary Arterial Hypertension	✓
11.	Heart Valve Replacement	✓
12.	Benign Brain Tumor	✓
13.	Parkinson's Disease	✓
14.	Alzheimer's Disease	✓
15.	End Stage Liver Disease	✓

- 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

All premium are Excluding Service Tax

Age Group	Sum Insured - 500,000		Sum Insured - 1,000,000	
	1 Year	2 Year	1 Year	2 Year
05-17	550	1090	1100	2180
18-25	1150	2275	2300	4550
26-30	1750	3465	3500	6930
31-35	2000	3960	4000	7920
36-40	3500	6930	7000	13860
41-45	4750	9405	9500	18810
46-50	7625	15100	15250	30200
51-55	12875	25495	25750	50990
56-60	20000	39600	40000	79200
61-65	34000	67320	68000	134640
66-70	58000	114840	116000	229680
>70	127750	252945	255500	505890

Age Group	Sum Insured - 250,000		Sum Insured - 750,000	
	1 Year	2 Year	1 Year	2 Year
05-17	275	545	825	1635
18-25	575	1138	1725	3413
26-30	875	1733	2625	5198
31-35	1000	1980	3000	5940
36-40	1750	3465	5250	10395
41-45	2375	4703	7125	14108
46-50	3813	7550	11438	22650
51-55	6438	12748	19313	38243
56-60	10000	19800	30000	59400
61-65	17000	33660	51000	100980
66-70	29000	57420	75983	172260
>70	63875	126473	191625	379418

Applicable rate of service tax will be charged on above premium

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 :