

# HDFC ERGO General Insurance Company Limited

## Prospectus

my:health Koti Suraksha



### Key features of the policy:

1. Single policy with Health and Personal Accident Cover Sections.
2. Multiple sum insured options ranging from 10,000 to 10 crores available under Personal Accident Cover.
3. Comprehensive policy with optional add-ons for Critical Illness and Hospital Cash benefits
4. Entry age limit of 65 years with lifetime renewal
5. Unique plan with coverage for hospitalization expenses anywhere in the world for listed Critical Illness
6. Wellness features like Fitness discount@ renewal, Health incentives for maintenance of health
7. Preventive health checkup on every renewal
8. Various discount options to like family discount, online policy discount, long term policy discount, loyalty discount.
9. Various optional covers available such as Medical Evacuation, overseas treatment for major illnesses, non-medical expense cover etc
10. Long term policy options up to 3 years with attractive premium rate
11. Option to pay premium in monthly, quarterly, half-yearly and annual installments

### Coverage

#### Section A – Health

#### I. HOSPITALIZATION EXPENSES

We will pay under below listed Covers on Medically Necessary Hospitalization of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period and subject to terms and conditions as listed below.

#### 1. Medical Expenses

- i. Room Rent and boarding charges
- ii. Intensive Care Unit charges
- iii. Consultation fees & Nursing charges
- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances charges
- v. Medicines, drugs and consumables
- vi. Diagnostic procedures conducted within same hospital where Insured Person is admitted
- vii. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

#### a. Special Conditions;

The Claims under 1. Medical Expenses are subject to terms and conditions given below.;

- i. **Room Rent & Proportionate deduction:** Insured Person is eligible for Room Rent category of up to Single Standard AC Room. In case of admission to a room exceeding the aforesaid category, the reimbursement/payment of Room Rent charges including all Associated Medical Expenses incurred at Hospital shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges
- ii. **Procedure Sub-limits:** The Claim under Cover 1 – Medical Expenses is subject to Sub-limits for Illnesses as mentioned below. The maximum amount payable under the Policy for all coverage put together under Section A shall be subject to maximum amount as mentioned in the Table I below.

Procedure	Sub-Limits (Rs)
Cataract per eye	75,000
Surgeries for – Benign - Tumors / Cysts / Nodule / Polyp	75,000
Stone in Urinary System	75,000
Hernia Related	75,000
Appendisectomy	75,000
Hysterectomy	75,000
Fissures / Piles / Fistulas	75,000
Cellulites / Abscess	75,000

#### iii. Mental Illness

The Coverage for Mental illness is applicable if done in Mental Health Establishment and is subject to the provisions contained in the Mental Health Care Act, 2017, as amended from time to time and other applicable laws and Regulations

#### Sum Insured options available:

- Rs. 50 lacs
- Rs. 1 Crore

#### 2. Home Healthcare

Insured Person can avail Hospitalization at Home under Home Healthcare for Medically Necessary Treatment of illnesses, if prescribed by treating Medical Practitioner. We will pay Medical Expenses incurred as admissible under A(I)(1) for treatment of such Illness where availed.

This Cover can be availed through Cashless Facility only as procedure given under Claims Procedure – Section A - VI.

#### 3. Domiciliary Hospitalization

We will pay the Medical Expenses incurred on Domiciliary Hospitalization of the Insured Person prescribed by treating Medical Practitioner provided that:

- i. the condition of the Insured Person is such that he/she could not be removed to a Hospital or
- ii. the Medical Necessary Treatment is taken at Home on account of non-availability of room in Hospital

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### 4. Pre-Hospitalization cover

We will pay for the Medical Expenses incurred during the 60 days immediately before Hospitalization of an Insured Person, provided that such Medical Expenses are incurred for the same Illness/Injury for which subsequent Hospitalization was required and Claim under Section A1, A2, A3 or A6 is admissible under the Policy.

### 5. Post-Hospitalization cover

We will pay for the Medical Expenses incurred upto 180 days from the date Insured Person is discharged from Hospital provided that such costs are incurred in respect of the same Illness/Injury for which the earlier Hospitalization was required and Claim under Section A1, A2, A3 or A6 is admissible under the Policy

### 6. Day Care Procedures

We will pay for the Medical Expenses under Section A.I.1 on Hospitalization of Insured Person in Hospital or Day Care Centre for Day Care Treatment.

### 7. Road Ambulance

For each admissible Claim under Section A.I.1 and A.I.6, We will pay for expenses incurred on Road Ambulance Services if Insured Person is required;

- to be transferred to the nearest Hospital following an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention)
- or from one Hospital to another Hospital
- or from Hospital to Home (within same City) following Hospitalization

### Sum Insured options available:

- Rs.2,000
- Rs.10,000

### 8. Organ Donor Expenses

We will pay Medical Expenses covered under Section A.I.1 towards organ donor's Hospitalization for harvesting of the donated organ where an Insured Person is the recipient subject to condition that;

- The organ donor is any person whose organ has been made available in accordance and in compliance with The Transplantation of Human Organ (amendment) Act, 2011, Transplantation of Human Organs and Tissues Rules, 2014 and other applicable Laws and/or Regulations.
- Hospitalization Claim under Section A1 is admissible under the Policy for the Insured Person
- The Organ Donor's Pre-Hospitalization and Post-Hospitalization expenses are excluded under the Policy
- Any other Medical Expenses or Hospitalization consequent to the harvesting is excluded under the Policy

### 9. Alternative Treatments

We will pay Medical Expenses covered under Section A.I.1 on Medically Necessary Hospitalization of Insured Person in Ayush Hospital upto the limits specified in the policy schedule for following Alternative Treatments prescribed by Medical Practitioner provided that

- Ayurvedic
- Unani
- Siddha
- Homeopathy

## II. VALUE ADDED SERVICES UNDER SECTION A

### i. Health Coach:

Insured Person will have access to Health Coaching services in areas given below :

- Disease management
- Activity and fitness
- Nutrition
- Weight management
- Psychological counselling

These services will be available through Our my: health mobile app as a chat service or as a call back facility

### ii. Wellness services

- Discounts: on OPD, Pharmaceuticals, pharmacy, diagnostic centres,
- Customer Engagement: Monthly newsletters, Diet consultation, health tips
- Specialized programs: stress management, Pregnancy Care, Work life balance management.

## III. my:health Active

### 1. Preventive Health Check-Up

Insured Person will be entitled for below list of tests after completion of each Policy Year/Renewal at our Network Provider ;

- Chest X Ray
- 2D echo/ Stress test
- PSA for Males
- PAP smear for Females
- Medical Examination Report
- Complete Blood Count Urine R

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- Fasting Blood Sugar
- Serum Creatinine
- Lipid Profile
- Electro Cardio Gram

Other terms and Conditions applicable to this Benefit

- This benefit will not be carried forward if not utilized within 60 days of Policy anniversary date.
- The test reports received under this benefit will not be utilized for re-underwriting the coverage of Insured Person

Procedure for availing this benefit

- You will be intimated to undergo the health check-up at our Network Provider, through Our my: health App.
- Test reports from our Network Provider will be made available to You on Our my: health App
- You have the option to avail this benefit at our Network Provider through Phone/Email or other modes of communication as available from time to time.

## 2. Fitness discount @ Renewal

Insured Person can avail discount on Renewal Premium by accumulating Healthy Weeks as per table given below. One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our my: health mobile app and Your Policy number  
OR
- burning total of 900 calories upto maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our my: health mobile app and Your Policy number
- Fitness discount @ Renewal is applicable for Adult Insured Persons only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

Healthy Weeks Discounts

No. of Healthy Weeks Accumulated during the Policy Year	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

Maximum discount offered each Policy Year on account of Healthy Weeks will be 10% subject to Insured Person meeting the criteria as mentioned in above

Steps to accumulate Healthy Weeks

1. The my: Health App must be downloaded on the mobile.
2. You can start accumulating Healthy Weeks by tracking physical activity through the wearable device linked to Our my: health mobile app and Your Policy number

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities Insured Person engages in.

## Application of Fitness discount @ Renewal

- Annual Policy: Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy Year will be applied on the Renewal Premium for expiring Policy Sum Insured and for Insured Person(s) covered under expiring Policy
- Multi Year Policy:
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On Renewal of the Policy, total discount amount accrued each Policy Year will be applied on Renewal Premium of subsequent year and for Insured Person(s) covered under expiring Policy
  - The maximum discount offered each Policy Year will be 10% subject to maximum 20% for two Year Policy and 30% for three Years Policy.
- For Policies covering more than one Insured Person, Healthy Weeks for each Insured Person will be tracked and accrued. Such discount will be applicable on individual Renewal Premium for both Individual and Floater Sum Insured basis Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at Renewal, discount amount will be applied on the premium corresponding to the Sum Insured of the expiring Policy.
- Fitness discount @ Renewal will be applied only on Renewal of Policy with Us and only if accrued.

## 3. Health Incentives

This Program encourages Insured Persons to maintain good health and avail incentives as listed below.

Under this Program, Insured Person having Pre-Existing Diseases or Obesity (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied on first inception of the Policy with Us provided that;

- Insured Person shall undergo medical tests and/or BMI check-up as listed below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before Renewal (For Annual Policies).
- Medical test shall be done at Your own cost through our Network Provider on Our my: health mobile app.
- If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Pre-Existing Disease or Obesity as applicable on Renewal of the Policy with Us.
- If the test parameters at subsequent Renewal are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

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Table A

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	ECG
Hypothyroidism	Thyroid function tests
Obesity	BMI

### Application of Health Incentive

- Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the Renewal Premium corresponding to expiring Policy Sum Insured and for Insured Person covered under the expiring Policy
- Multi Year Policy**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
  - On Renewal of the Policy, total discount amount accrued each year will be applied on Renewal Premium of subsequent year and for Insured Person covered under the expiring Policy
- For Policies covering more than one Insured Person, tests shall be done for each Insured Person basis which such reduction in loading where ever applicable will be applied on individual Renewal Premium for both Individual and Floater Sum Insured basis Policies.
- Medical Underwriting loading will be discounted only on Renewal of Policy with Us and only for Insured Person covered under such expiring Policy
- Discount on Medical Underwriting loading under this cover is applicable only on next Renewal and cannot be utilized if Policy not renewed with us.

### 4. Cumulative Bonus

On each continuous Renewal of the Policy with Us, We will apply 10% of Basic Sum Insured under expiring Policy as Cumulative Bonus in the Policy provided that;

- There has been no claim under the Policy in expiring year under Section A
- Cumulative Bonus will be reduced at the same rate as accrued in the event of admissible Claim under Section A of the Policy.
- Cumulative Bonus can be accumulated upto 100% of Basic Sum Insured.
- Cumulative Bonus applied will be applicable only to Insured Person(s) covered under the expiring Policy and who continue to remain insured on Renewal.

In case of multiyear policies, Cumulative Bonus that has accrued for the second and third Policy Year will be credited on Renewal. Accrued Cumulative Bonus may be utilized in case of any Claim during Policy tenure

This benefit is not applicable if Optional Cover 2, Aggregate Deductible is opted under Section A of the Policy

## IV. OPTIONAL COVERS UNDER SECTION A

### Insuring Clause

In consideration of payment of additional Premium or reduction in the Premium as applicable, it is hereby declared and agreed that We will pay/restrict the expenses under below listed Covers subject to waiting periods, limits, Procedure sub-limits, Co-payment, Deductible and Aggregate Deductible as specified on the Schedule of Coverage in the Policy Schedule.

Subject to otherwise all other terms, conditions, exclusions and waiting periods applicable to the Policy.

These Covers are optional and applicable only if opted for and upto the Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule.

#### 1. Non-Medical Expenses cover

We will pay for Non-Medical Expenses up to the limit mentioned in Schedule of Coverage in the Policy Schedule for claims admissible under Section A.I In view of this Cover, Exclusion (xxx) of V. What is not covered, shall stand covered up to the extent mentioned above.

Sum Insured Available

Upto 5% of admissible claim amount

#### 2. Aggregate deductible

On availing this option, the Insured Person shall bear an amount equal to the Aggregate Deductible specified in the Schedule of Coverage on Policy Schedule for all admissible claim amounts assessed by Us in respect of all claims made by Insured Person in a Policy Year. The liability of the Company to pay the admissible Claim under that Policy Year will commence only once Aggregate Deductible has been exhausted.

Special Conditions applicable to this Cover

- This Cover can be opted only at first inception of the Policy and is not available at Renewal
- Once the Aggregate Deductible option is availed by the Insured Person, it cannot be opted out of at subsequent Renewal.

### Options Available

Rs5 lakh/10 lakh/25 lakh

#### 3. Emergency Worldwide Coverage

On availing this option, We will pay Medical Expenses under Section A on Medically Necessary Hospitalization of an Insured Person outside India due to life threatening situation, up to limits specified in the Schedule of Coverage on Policy Schedule, provided that:

- The treatment is Medically Necessary and has been certified as life threatening Situation by a Medical Practitioner, where such treatment cannot be

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- postponed until the Insured Person has returned to India
- ii. The Medical Expenses payable shall be limited to coverage under A.I - 1, 5 and 6 only.

and subject to waiting period and exclusions mentioned under V. What is not covered.

### Sum Insured Available

25% of Base Sum Insured subject to a maximum of Rs25 lacs.

#### 4. Overseas Treatment

On availing this Option, We will pay the Medical Expenses incurred outside India under Sections and covers mentioned below for Major illnesses, whose diagnosis first commence/occurs after the applicable waiting period from commencement of the first Policy with Us.

#### Coverage under Section:

	I. Hospitalization Expenses		III. Optional Covers
1	Medical Expenses	1	Non-Medical Expenses cover
4	Pre-Hospitalization cover	8	Medical Evacuation
5	Post-Hospitalization cover		
6	Day Care Procedures		
7	Road Ambulance		
8	Organ Donor Expenses		
9	Alternative Treatments		

#### 5. Waiver of Disease Capping:

On availing this option, Procedure Sub-Limits listed under Section A.I.1.a – Medical Expenses, shall stand deleted under the Policy.

#### 6. Waiver of Room Rent:

On availing this option, the limits specified with respect to Room Rent/Boarding charges under Section A.I.1.a.i – Medical Expenses shall stand deleted under the Policy.

#### 7. Waiting period Modification Option

On availing this option, Waiting Periods listed under Section A.V.I.i shall stand modified as mentioned in Schedule of Coverage on the Policy Schedule. All other terms and Conditions of the Policy shall remain unaltered.

#### Options Available:

Option	Conditions	Waiting period
Option 1	General Waiting Period	30 Days
	Waiting Period for listed illnesses and Procedures	24 Months
	Waiting Period for Preexisting conditions	36 Months

#### 8. Medical Evacuation

We will pay for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by a Medical Practitioner, from the site of first occurrence of the Illness/Accident to the nearest Hospital that ground transportation cannot provide. Claim would be reimbursed up to the actual expenses subject to a maximum of Sum Insured as specified on the Schedule of Coverage in the Policy Schedule.

#### Specific Exclusion:

We will not pay for return transportation to the Insured Person's home by air ambulance

### Sum Insured Available

Upto Rs5 lacs

#### 9. Sum Insured Rebound

We will add to the Sum Insured, an amount equivalent to the Claim amount paid under Basic Sum Insured, subject to maximum of Basic Sum Insured, on subsequent Hospitalization of the Insured Person during Policy Years subject to;

- Total Sum Insured added under this cover will not exceed the Basic Sum Insured in a Policy Year
- Total of Basic Sum Insured under Hospitalization Cover, Cumulative Bonus earned and Sum Insured Rebound will be available to all Insured Persons for all claims under Section A during the current Policy Year and subject to the condition that a single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Cumulative Bonus earned.
- In case of treatment for Chemotherapy and Dialysis, Sum Insured Rebound will be applicable only once in lifetime of Policy
- This cover will be applicable annually for policies with term more than one year.
- Any unutilized amount of Sum Insured Rebound cannot be carried over to next Policy Year or Renewal Policy
- Sum Insured Rebound can be utilized for Claims under Section A.I only.

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vii. This Cover is not applicable if Optional Cover 2, Aggregate Deductible is opted under Section A of the Policy

**Illustration 1**

Time	Claim no.	Sum Insured available	Cumulative Bonus available	Admissible Claim amount	SI Rebound Available	Total SI Rebound till date	Payable amount
3 months	1	3,00,000	30,000	2,50,000	0	0	2,50,000
5 months		50,000	30,000	1,40,000	0	0	80,000
9 months	2	0	0	2,50,000	3,00,000	3,00,000	2,50,000
11 months	3	0	0	70,000	50,000	3,00,000	50,000

**Illustration 2**

Time	Claim no.	Sum Insured available	Cumulative Bonus available	Admissible Claim amount	SI Rebound Available	Total SI Rebound till date	Payable amount
3 months	1	3,00,000	30,000	2,50,000	0	0	2,50,000
5 months	2	50,000	30,000	1,40,000	2,50,000	2,50,000	1,40,000
9 months	3	0	0	2,50,000	=250,000-60,000+50,000 =240,000	3,00,000	2,40,000
11 months	4	0	0	70,000	0	3,00,000	0

### 10. Waiver of Co-Payment

On availing this option, applicable Co-Payment stands waived under the Policy.

### 11. Cumulative Bonus – Booster

On availing this cover, Cumulative Bonus percentage mentioned under Section A.III.4 – Cumulative Bonus will stand modified as mentioned in Schedule of Coverage on the Policy Schedule subject to;

- Once the Cumulative Bonus- Booster benefit is availed by the Insured Person, it cannot be opted out at subsequent Renewal.
- All other terms and Conditions of Section A.III.4. Cumulative Bonus shall remain unaltered.

## V. WHAT IS NOT COVERED - SECTION A.

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy

### 1. Co-payment &Waiting Periods

Claims under the Policy are covered subject to Co-payment &waiting Period as specified below:

#### i) Co-payment

- Insured Person shall bear specified percentage of admissible Claim amount under each and every Claim, where Co-payment is applicable and as specified in the Schedule of Coverage in the Policy Schedule.
- The Co-payment in respect of Insured Person with Pre-existing diseases will be applicable only during waiting period applicable to Pre-existing diseases.

#### ii) Pre-existing Diseases – Code – Excl01

- Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of sum of Sum Insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

#### iii) Specified Disease/Procedure waiting period- Code – Excl02

- Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for Pre-existing diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage



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### Illnesses

Internal Congenital diseases	Non infective Arthritis	Pilonidal sinus
Diseases of gall bladder including cholecystitis	calculus diseases of Urogenital system e.g. Kidneystone, Urinary Bladder Stone	Benign tumors, cysts, nodules, polyps including breast lumps
Pancreatitis	Ulcer and erosion of stomach and duodenum	Polycystic ovarian diseases
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)	Sinusitis, Rhinitis
Perineal Abscesses	Perianal Abscesses	Skin tumors
Cataract	Fissure/fistula in anus, Haemorrhoids including Gout and rheumatism	Tonsillitis
Osteoarthritis and osteoporosis	Fibroids (fibromyoma)	Benign Hyperplasia of Prostate

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy	Hernia
Dilatation and curettage (D&C)	Nasal concha resection	Surgery for prolapsed inter vertebral disc
Myomectomy for fibroids	Surgery of Genito urinary system	Surgery for varicose veins and varicose ulcers
Surgery on prostate	Cholecystectomy	Surgery for Perianal Abscesses
Hydrocele/Rectocele	Joint replacement surgeries	Surgery for Nasal septum deviation
Ligament, Tendon and Meniscal tear	Benign Hyperplasia of Prostate	
Endometriosis	Prolapsed Uterus	Rectal Prolapse
Varicocele	Retinal detachment	Glaucoma
Nasal polypectomy	Hysterectomy	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries

#### ii) 30-day waiting period – Code – Excl03

- Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.
- This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

### 2. Permanent Exclusions

We will not make any payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in this Policy:

#### i. Investigation & Evaluation: Code Excl04

- Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### ii. Rest Cure, rehabilitation and respite care–Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### iii. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions

- Surgery to be conducted is upon the advice of the doctor
- The surgery/procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI)
  - Greater than or equal to 40 or,
  - Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
  - Obesity related cardiomyopathy
  - coronary heart disease
  - severe sleep apnoea
  - uncontrolled type2 diabetes

#### iv. Change-of-Gender treatments - Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

#### v. Cosmetic or plastic surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

#### vi. Hazardous or Adventure Sports Code – Excl09– Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.

#### vii. Breach of Law: Code – Excl10- Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

#### viii. 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.

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- ix. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12
- x. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13
- xi. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14
- xii. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. Code – Excl15
- xiii. Unproven Treatments – Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16
- xiv. Sterility and Infertility –Code – Excl17 -Expenses related to sterility and infertility. This includes:
  - a. Any type of contraception, sterilization
  - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization
- xv. Maternity: Code – Excl18
  - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period.
- xvi. War or any act of war, invasion, act of foreign enemy, (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, Chemical or Biological attack or weapons, radiation of any kind.
- xvii. Aggregate Deductible - We are not liable for Claims/Claim amount falling within Aggregate Deductible limit if opted and as mentioned on the Schedule of Coverage in the Policy Schedule.
- xviii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide while mentally sound or unsound.
- xix. Any Insured Person's participation or involvement in naval, military or air force operation.
- xx. Investigative treatment for Sleep-apnoea, General debility or exhaustion ("run-down condition").
- xxi. Congenital external diseases, defects or anomalies,
- xxii. Stem cell harvesting, or growth hormone therapy.
- xxiii. Dental Treatment and surgery of any kind, unless requiring Hospitalization.
- xxiv. Investigative Treatments for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xxv. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- xxvi. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- xxvii. Preventive care, any physical, psychiatric or psychological examinations or testing if doesn't require Hospitalization; and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxviii. Vaccination including inoculation and immunisations (Except post Animal bite treatment),
- xxix. 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 [www.hdfcergo.com](http://www.hdfcergo.com).
- xxx. Treatment taken on Outpatient basis
- xxxi. The provision or fitting of hearing aids, spectacles or contact lenses.
- xxxii. Any treatment and associated expenses for alopecia, baldness, including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non surgical hair replacement methods. Optometric therapy.
- xxxiii. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xxxiv. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively). prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident Exhaustive list of Non-Medical expenses attached and also available on [www.hdfcergo.com](http://www.hdfcergo.com)
- xxxv. Any Claim arising due to Non-disclosure of Pre-existing Illness or Material fact as sought to be declared on the Proposal form.



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### VI. CLAIMS PROCEDURE – SECTION A - HEALTH

#### 1. Notification of a Claim

Procedure	Cashless Hospitalization		Cashless claims for Hospitalizations outside India	Reimbursement Claims	Home Healthcare Claims
	Emergencies	Planned			
Claim Intimation	You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website				
Claim Intimation Timelines	Within 24 hours of the Hospitalization	At least 72 hours prior to the planned Hospitalization  At least 72 hours prior to the planned Hospitalization	Within 24 hours of the Emergency Hospitalization	Within 48 hours of admission or before discharge from the Hospital, whichever is earlier	Immediately on diagnosis of Illness
Particulars to be provided to Us for Claim notification	i. The health card issued by Us ii. KYC documents iii. The Policy Number iv. Name of the Policyholder v. Name and address of Insured Person in respect of whom the request is being made vi. Nature of the Illness/Injuryand the treatment/Surgery required vii. Name and address of the attending Medical Practitioner viii. Hospital where treatment/Surgery is proposed to be taken or /Hospital where the Insured person is admitted ix. Proposed /Actual Date of admission				Following particulars in addition to those listed under Hospitalization Claim:  i. Treatment details ii. Preferred date and time for initial assessment
Particulars to be provided for pre-authorization	I. Policy Number ii. Name of the Insured person(s) named in the Policy schedule availing treatment iii. Nature of disease/Illness/Injury iv. Name and address of the attending Medical Practitioner/ Hospital v. Date of admission & probable date of discharge vi. Approximate Claim Expenses vii. Any other relevant information as required			Not Applicable	Following particulars in addition to those listed under Hospitalization Claim:  Probable date of start of treatment
Process for obtaining Pre-Authorization	I. If the particulars are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation ii. On receipt of duly filled pre authorization form from the Network Provider along with other sufficient details to assess the request, We may; • Issue the authorization letter specifying the sanctioned amount any specific limitation on the claim and non-payable items, if applicable or • Reject the request for pre authorization specifying reasons for the rejection		i. We shall send Release Of Information form to the Insured Person for signature and consent. ii. After receiving the signed Release Of Information form, We will retrieve hospitalization documents along with invoices iii. If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation iv. On receipt of the complete documents We may • issue the guarantee of payment specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable or • reject the request for pre -authorization specifying reasons for the rejection		On receipt of duly filled pre authorization form with other sufficient details to assess the request, We will inform our Home Healthcare service provider who will follow the following process: I. Meet the treating medical practitioner and verify the requirement along with the prescription/discharge summary (if applicable) and the condition of the patient ii. Verify the past medical history of the patient iii. Complete physical examination of the patient iv. Check if the patient requires any equipment, devices etc v. Share the care plan and treatment cost estimation with Us. v. On receipt of the complete documents We may; • issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable or • reject the request for pre-authorization under Home Healthcare specifying reasons for the rejection. On

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			rejection of Pre-Authorization under Home Healthcare, Claim procedure under Cashless treatment or Reimbursement may be followed.
List of Claim documents	Not Applicable	As enlisted below	Not Applicable
Condonation of Delay	If the claim is not notified/ or submitted to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control		

### 2. List of documents for Reimbursement Claims

- Completely filled claim form, duly signed (by claimant/proposer) and stamped (by hospital).
- Government approved Photo ID & Age Proof
- Copy of claim intimation letter / reference of Claim Intimation Number in the absence of main claim documents
- Copy of the Hospital's Registration Certificate/Hospital Registration number in case of hospitalization in any non network hospital of HDFC ERGO GIC or certificate from hospital authorities providing facilities available including number of beds.
- Original Discharge Card / Day Care Summary / Transfer Summary
- Original final hospital bill with all original deposit and final payment receipt and refund receipt(s), if advance amount refunded
- Original invoice with payment receipt and implant stickers for all implants used during surgeries e.g. lens sticker and invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery.
- All previous consultation papers indicating history and treatment details for current illness and advice for current hospitalization.
- All original diagnostic reports (including imaging and laboratory) along with prescription by Medical Practitioner and invoice / bill with receipt from diagnostic centre
- All original medicine / pharmacy bills along with prescription by Medical Practitioner
- MLC / FIR Copy – in Accidental cases only
- History of alcohol consumption or any intoxication certified by first treating doctor in case of accidental cases.
- Copy of Death Summary and copy of Death Certificate (in death claims only)
- Pre and Post-Operative Imaging reports
- Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details, and patient's progress (to be submitted wherever required by the insurer).
- Original invoice for Vaccination and payment receipt
- KYC documents (in all claims above Rs 1 lakh) - (Ration Card/ Driving License/ Aadhar Card/ Passport /any other Government authorized identity proof of the Proposer carrying name, photograph & address) and duly filled KYC form with 1 signed across passport size coloured photograph of the Proposer. \*\*\*
- Duly filled NEFT form with cancelled blank cheque (with IFSC code, A/C number, and name mentioned on cheque leaf)
- Settlement letter(s), copy(-ies) of payment receipts, and entire certified copy of paid claims in case of partial claim settlement from other insurer.

\*\*\* In case of death of proposer, the same document requirement would be for nominee/legal heir of proposer(NOC in favour of 1 or more than 1 undisputedly selected legal heir(s) by remaining legal heir(s).

### 3. Conditions for obtaining Cashless facility

- Cashless facility can be availed only at Our Network Provider. The complete list of Network Providers and empanelled Service Providers is available on Our website and can be obtained by contacting Us.
- We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. The same shall be duly updated on Our website. You shall check the updated list of Network Providers before applying for Cashless Claim.
- Pre-authorization is valid for 15 days from date of issuance and if all the details of the Hospitalization/treatment, including dates, Hospital and locations match with the details as per Cashless authorized.
- We will make payment for the Cashless authorized amount directly to the Network Provider.
- If the claim is not notified to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control

### 4. Payment of a Claim

- If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents
- On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, We shall offer within a period of 30 days a settlement of the claim to the insured.

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- iii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank Rate
- iv. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- v. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Policyholder at a rate 2% above the Bank Rate from the date of receipt of last necessary document to the date of payment of claim
- vi. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents
- vii. If requested by Us, at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- viii. We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim

### 1 ACCIDENTAL DEATH

#### Section B – Personal Accident

##### I Coverage

##### I. Accidental Death

We will pay the Sum Insured, as specified in the Schedule of Coverage on Policy Schedule, if Insured Person sustains Injury due to Accident during the Policy Period, which shall within twelve months of its occurrence be the sole and direct cause of Death of Insured Person.

##### i. Disappearance

We will pay the Sum Insured in the event if Insured Person's body cannot be located within 365 Days;

- a. after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was known to be a passenger during Policy Period or;
- b. after and as a result of any Catastrophic Event during Policy Period

it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered Death due to Accident under the Policy.

If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, claims settled in respect of Disappearance benefit shall be reimbursed in full to the Company.

##### ii. Comatose

If Insured Person sustains Injury during Policy Period which directly and independently of all other causes results in the Insured Person being in Hospital in a Comatose State within one month of the date of Injury for continuous period of more than three months, We will pay Sum Insured as mentioned in the Schedule of Coverage on Policy Schedule.

Any claim amount admissible/paid during the year will reduce the Sum Insured payable for the Cover in respect of subsequent claims. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover

##### II. Specific Conditions applicable to Cover 1 – Accidental Death

The Coverage under this Section terminates on admissibility of Claim equal to the Sum Insured

##### Sum Insured Available

Rs 10,000 – 10 Crores

Description	% of Base Sum Insured payable
<b>I. Burns</b>	
<b>a. Head</b>	
If Insured Person sustains Injury during Policy Period, which solely and directly results into burns, We will pay in accordance with benefit table below subject to maximum of Sum Insured as mentioned in the Schedule of Coverage on Policy Schedule;	
i. First degree burns of 10% or more of the total head surface area	100%
ii. Second degree burns of 8% or more of the total head surface area	50%
iii. Third degree burns of 5% or more, but less than 8% of the total head surface area	80%
iv. Second degree burns of 5% or more, but less than 8% of the total head surface area	40%
v. Third degree burns of 2% or more, but less than 5% of the total head surface area	60%
vi. Second degree burns of 2% or more, but less than 5% of the total head surface area	0%
<b>b. Rest of the Body</b>	
i. Third degree burns of 20% or more of the total body surface area	100%
ii. Second degree burns of 20% or more of the total body surface area	50%
iii. Third degree burns of 15% or more, but less than 20% of the total body surface area	80%
iv. Second degree burns of 15% or more, but less than 20% of the total body surface area	40%
v. Third degree burns of 10% or more, but less than 15% of the total body surface area	60%
vi. Second degree burns of 10% or more, but less than 15% of the total body surface area	30%
vii. Third degree burns of 5% or more, but less than 10% of the total body surface area	20%
viii. Second degree burns of 5% or more, but less than 10% of the total body surface area	10%

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- ii. Any claim amount admissible/paid during the year will reduce the Sum Insured payable for the Cover in respect of subsequent claims.  
 I ii. This Cover terminates on admissibility of Claim(s) equal to the Sum Insured. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover..

### Sum Insured Available

Upto INR 10 lacs

## 2 PERMANENT DISABEMENT

### I. Permanent Total Disablement

If Insured Person sustains Injury during Policy Period, which shall within twelve (12) months of its occurrence be the sole and direct cause of Permanent Disablement, We will pay the Sum Insured in accordance to the Benefit table below as opted and mentioned in the Schedule of Coverage on Policy Schedule provided such disablement is certified by the Medical Practitioner

#### i. Benefit Table A

S.No	The Disablement	% of Sum Insured Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance of Limbs)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb (physical severance of Limbs)	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance of Limbs)	50%
12	Permanent Total Loss of Sight of one eye	50%

#### ii. Benefit Table B

S.No	The Disablement	% of Sum Insured Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use of such Limb)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb (physical severance or the total and permanent loss of use of such Limb)	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use of such Limb)	50%
12	Permanent Total Loss of Sight of one eye	50%

#### iii. Benefit Table C

S.No	The Disablement	% of Sum Insured Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb (physical severance or the total and permanent loss of use)	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use)	50%
12	Permanent Total Loss of Sight of one eye	50%
13	Permanent Total Loss of Hearing in one ear	15%
14	Permanent Total Loss of the lens in one eye	25%
15	Permanent Total Loss of use of four fingers and thumb of either hand	40%
16	Permanent Total Loss of use of four fingers of either hand	20%
17	Permanent Total Loss of use of one thumb of either hand:	

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a)	Both joints	20%
b)	One joint	10%
18	Permanent Total Loss of one finger of either hand:	
a)	Three joints	5%
b)	Two joints	4%
c)	One joint	2%
19	Permanent Total Loss of use of toes:	
a)	All – one foot	15%
b)	Big – both joints	5%
c)	Big – one joint	2%
d)	Other than Big – each toe	2%
20	Established non-union of fractured leg or kneecap	10%
21	Shortening of leg by at least 5 cms.	8%
22	Ankylosis of the elbow, hip or knee	20%

#### iv. Benefit Table D

S.No	The Disablement	% of Sum Insured Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use)	50%
12	Permanent Total Loss of Sight of one eye	50%
13	Permanent Total Loss of Hearing in one ear	15%
14	Permanent Total Loss of the lens in one eye	25%
15	Permanent Total Loss of use of four fingers and thumb of either hand	40%
16	Permanent Total Loss of use of four fingers of either hand	20%
17	Permanent Total Loss of use of one thumb of either hand:	
a)	Both joints	20%
b)	One joint	10%
18	Permanent Total Loss of one finger of either hand:	
a)	Three joints	5%
b)	Two joints	4%
c)	One joint	2%
19	Permanent Total Loss of use of toes:	
a)	All – one foot	15%
b)	Big – both joints	5%
c)	Big – one joint	2%
d)	Other than Big – each toe	2%
20	Established non-union of fractured leg or kneecap	10%
21	Shortening of leg by at least 5 cms.	8%
22	Ankylosis of the elbow, hip or knee	20%
23	Permanent disablement not otherwise provided for under Items 2-22 inclusive up to a maximum of	75%

#### II. Terms and Conditions applicable to Cover 2 – Permanent Disablement

- Ankylosis of the fingers (other than thumb and forefinger) and of the toes (other than the big toe) shall be limited to fifty percent (50%) of the BaseSum Insured subject to maximum of Sum Insured payable for the loss of the said members.
- Benefit under item 23 of Table D shall be determined by the independent Medical Practitioner who will certify the percentage of Base Sum Insured payable taking into consideration the nature of the Injury and disability in conjunction with the stated percentages Base Sum Insured for more specific injuries shown in the Table of Benefits

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- iii. Any claim amount admissible/paid during the year will reduce the Sum Insured payable for the Cover in respect of subsequent claims.
- iv. The Coverage under this Section terminates on admissibility of Claim(s) equal to the Sum Insured. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover.
- v. The total amount payable in respect of more than one disablement due to the same Injury is arrived at by adding together the various percentages of BaseSum Insured shown in the Table of Benefits subject to maximum of Sum Insured.

### 3 TEMPORARY TOTAL DISABLEMENT

#### I. Temporary Total Disablement – Accident Only

If Insured Person sustains Injury during Policy Period, which solely and directly results in Temporary Total Disablement, We will pay the weekly benefit up to maximum of Sum Insured as specified in the Schedule of Coverage on the Policy Schedule for each continuous period of Temporary Total Disablement.

#### II. Temporary Total Disablement – Accident and Illness

If during Policy Period, Insured Person;

- a) Sustain injury
- b) Contracts Illness

Which solely and directly results in Temporary Total Disablement, We will pay the weekly benefit up to maximum of Sum Insured as specified in the Schedule of Coverage on the Policy Schedule for each continuous period of Temporary Total Disablement.

This coverage is subject to specific exclusions applicable to Temporary Total Disablement due to illness as listed under VI –What is not covered

#### III. Specific Conditions applicable to Temporary Total Disablement (I) and (II)

- i. If Injury sustained or Illness (as applicable) suffered is in relation to the spine and its muscular girdle, ligamentous system, cartilage, nervous system and blood supply to the spine which is not detectable by means of radiological scanning, imaging, or neurological fallout testing, then the Company shall only be liable in respect of this Section for a maximum period of five (5) weeks and only once in lifetime of the Policy.
- ii. In the event of a dispute arising as to when Temporary Total Disablement ceased, the date shall be finally determined by an independent Medical Practitioner who certifies:
  - a. the date upon which the Insured Person recovered; or
  - b. the date upon which the Insured Person recovered as far as he/she ever will; or
  - c. the date from which the Insured Person is declared to have suffered Permanent Total Disablement
- iii. Any claim amount admissible/paid during the year will reduce the Sum Insured payable for the Cover in respect of subsequent claims.
- iv. The Coverage under this Cover terminates on admissibility of Claim(s) equal to Sum Insured. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover.

#### Sum Insured Available

- Rs 500 – 1lac
- Number of weeks – Up to 104 weeks



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### 4 BROKEN BONES

#### I. Broken Bones

If Insured Person sustains Injury during Policy Period, which solely and directly results into Fracture, certified by Medical Practitioner, We will pay in accordance to the Benefit table below up to maximum Sum Insured as mentioned in the Schedule of Coverage on Policy Schedule;

1	Fractures of the Skull: a) Compound fracture with damage to the brain tissue b) Compound fracture without amage to the brain tissue c) All other fractures	100 75 50
2	Fractures of hip or pelvis (excluding thigh or coccyx): a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	100 50 30 20
3	Fracture of thigh or heel: a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	50 40 30 20
4	Fracture of Lower Leg, Clavicle, Ankle, Elbow, Upper or Lower Arm (including wrist, but excluding Colles-type fracture): a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	40 30 20 12
5	Fractures of Lower Jaw: a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	30 20 16 8
6	Fractures of Shoulder Blade, Kneecap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes and heel): a) All compound fractures b) All other fractures	20 10
7	Colles type fracture to the Lower Arm: a) Compound b) Other	20 10
8	Fractures of Spinal Column (Vertebrae but excluding coccyx): a) All compression fractures b) All spinous, transverse process or pedicle fractures c) All other vertebral fractures	20 20 10
9	Fractures of Rib or Ribs, Cheekbone, Coccyx, Upper Jaw, Nose, Toe and toes, finger or fingers: a) Multiple fractures (at least one compound & one complete) b) All other compound fractures c) Multiple fractures, at least one complete d) All other fractures	16 12 8 4

#### II. Specific Conditions aplicable to Broken Bones

The Claims under this Section are payable subject to:

- Extent and nature of fracture as certified by Medical Practitioner.
- The total amount payable under this Cover, in respect of more than one fracture due to the same Injury, will be calculated by adding the various benefits together, but shall not exceed the Sum Insured under this Cover.
- This Cover terminates on admissibility of Claim(s) equal to the Sum Insured. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover.

#### Sum Insured Available

Rs 1 lac – 25 lacs

### 5 EMERGENCY MEDICAL EXPENSES

#### I. Emergency Medical Expenses

We will pay Medical Expenses listed below for an Emergency Care of an Insured Person due to an Injury sustained during the Policy Period up to Sum Insured as mentioned in the Schedule of Coverage on the Policy Schedule, subject to Co-Payment, Deductible and Sub-limit as applicable and within India only.

#### Medical Expenses

- Room Rent and boarding charges in the event of Hospitalization of Insured Person
- Intensive Care Unit charges in the event of Hospitalization of Insured Person
- Post Hospitalization expenses up to 30 days
- Consultation fees & Nursing charges
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances charges

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5. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances charges
6. Medicines, drugs and consumables
7. Diagnostic procedures
8. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
9. Medical Expenses listed above for Domiciliary Hospitalization in India only
10. Road Ambulance: if following an Injury, Insurance Person is required to be Hospitalized, we will indemnify the cost of Road Ambulance;
  - o to the nearest Hospital
  - o from one Hospital to another Hospital
  - o or from Hospital to Home (within same City)
11. Room Rent & Proportionate deduction: In the event of Hospitalization, Insured Person is eligible for Room Rent category of up to Single Standard AC Room. In case of admission to a room exceeding the aforesaid category, the reimbursement/payment of Room Rent charges including all Associated Medical Expenses (excluding medicines and drugs) incurred at Hospital shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Room Rent charges

### Sum Insured Available

Rs 50,000 – 1 Cr

## II. Optional Covers under Emergency Medical Expenses

### i. Emergency Medical Expenses - Global

On availing this option, We will pay Medical Expenses under I. Emergency Medical Expenses, incurred anywhere in world.

### Options Available

Rs 7, 50,000 – 75 lacs

### ii. Co-payment

On availing this option, Co-Payment will be applicable as mentioned in the Schedule of Coverage on the Policy Schedule on all Claims under Cover 6 – Emergency Medical Expenses\\

### Options Available

- 10%
- 15%
- 20%

## 6 HOSPITAL CASH – ACCIDENT ONLY

## I. Hospital Cash – Accident Only

If Insured Person sustains Injury, which within month of its occurrence, results in Medically Necessary;

- i. Hospitalization
- ii. Domiciliary Hospitalization
- iii. Hospitalization for Alternative Treatments

Of an Insured Person within India, We will pay per day Sum Insured subject to maximum number of benefit days as specified on the Schedule of Coverage in the Policy Schedule for each continuous and completed period of 24 hours of such Hospitalization.

## II. Specific Conditions applicable to Cover Hospital Cash – Accident only

For the purpose of application of Time Deductible, successive Hospital stays with less than sixty days between each one for a same cause, shall be deemed as one Hospitalization event.

### Sum Insured Available

Rs (500 -20,000) per day

## III. Optional Covers applicable to Cover Hospital Cash – Accident only

### i. Companion Benefit

In the event of admissible Claim under this Cover, We will pay additional Sum Insured as specified on the Schedule of Coverage in the Policy Schedule towards expenses of an accompanying person during Hospitalization of the Insured Person.

### ii. Hospital Cash – ICU

We will pay Sum Insured as specified on the Schedule of Coverage in the Policy Schedule for each continuous and completed period of 24 hours of Hospitalization of Insured Person in the Intensive Care Unit.

### iii. Time Deductible Modification Option

On availing this option, Time Deductible as mentioned on the Schedule of Coverage in the Policy Schedule will be applied on each and every admissible Claim under the Policy.

### iv. Hospital Cash – Global

On availing this option, we will pay Sum Insured as specified on the Schedule of Coverage in the Policy Schedule on Medically Necessary Hospitalization of an

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Insured Person outside India due to Injury sustained during Policy Period

### 7 CHAUFFEUR BENEFIT.

#### I. Chauffeur Benefit

If Insured Person sustains Injury during the Policy Period which results in Temporary Total Disablement or Temporary Partial Disablement, We will indemnify the Insured Person towards daily cost of hire of a transportation or driver to maintain the mobility of Insured Person. The Coverage is applicable for period of disablement subject to maximum number of days and Sum Insured specified in the Schedule of Coverage on the Policy Schedule.

#### II. Specific Conditions applicable to Chauffeur Benefit

- This cover is applicable only on certification of Travel by Medical Practitioner.
- In the event of Claim admissible under this Cover, no claim shall be payable under Cover 3 – Temporary Total Disablement
- Any claim amount admissible/paid during the year will reduce the Sum Insured payable for the Cover in respect of subsequent claims.
- The Coverage under this Cover terminates on admissibility of Claim(s) equal to the Sum Insured. The Company's liability during the lifetime of the Policy will not exceed the Base Sum Insured in respect of the Cover.

#### Options Available

- Rs 250/500/750/1000 per day
- 7/15/30 days

### II. Value added Services under Section B – Personal Accident

#### i. Health Coach:

Insured Person will have access to Health Coaching services in areas given below :

- Disease management
- Activity and fitness
- Nutrition
- Weight management
- Psychological counselling
- Depression counselling

These services will be available through Our my: health mobile app as a chat service or as a call back facility.

#### ii. Wellness services

- Discounts: on OPD, Pharmaceuticals, pharmacy, diagnostic centres.
- Customer Engagement: Monthly newsletters, Diet consultation, health tips
- Specialized programs: stress management, Pregnancy Care, Work life balance management.

### III. Optional Covers under Section 2 – Personal Accident

In consideration of payment of additional Premium or reduction in the Premium as applicable, it is hereby declared and agreed that We will pay/restrict the expenses under below listed Covers subject to all other terms, conditions, exclusions and waiting periods applicable to the Policy.

These Covers are optional and applicable only if opted for and upto the Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule.

#### i. Preventive Health Check-up

Insured Person will be entitled for below list of tests after completion of each Policy Year/Renewal at our Network Provider;

- Chest X Ray
- 2D echo/ Stress test
- PSA for Males
- PAP smear for Females
- Medical Examination Report
- Complete Blood Count Urine R
- Fasting Blood Sugar
- Serum Creatinine
- Lipid Profile
- Electro Cardio Gram

Other terms and Conditions applicable to this Benefit

- This benefit will not be carried forward if not utilized within 60 days of Policy anniversary date.
- The test reports received under this benefit will not be utilized for re-underwriting the coverage of Insured Person

Procedure for availing this benefit

- You will be intimated to undergo the health check-up at our Network Provider, through Our my: health App.
- Test reports from our Network Provider will be made available to You on Our my: health App
- You have the option to avail this benefit at our Network Provider through Phone/Email or other modes of communication as available from time to time.

#### ii. Last Rites

On availing this option, We will pay the Sum Insured towards Last Rites of Insured Person in the event of admissible Claim under Cover 1 – Accidental Death.

The Coverage for this Optional cover terminates on admissibility of Claim equal to the Sum Insured

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### Sum Insured Available

Up to Rs 50,000

#### iii. Dependent Children Education Benefit

We will pay the Sum Insured towards education of Dependent Children, in the event of Claim admissible under Cover 1 – Accidental Death.

Conditions applicable to Dependent Children Education Benefit

- 1) This Coverage is applicable only to living Dependent Children
- 2) The Sum Insured for this Cover is the total claim amount payable for all Dependent Children combined
- 3) The Coverage for this Optional cover terminates on admissibility of Claim equal to the Sum Insured

#### iv. Renewal Premium Benefit

In the event, Claim for Insured Policy Holder becomes admissible under Cover 1 – Accidental Death, We will pay the amount equivalent to the Renewal premium of the Coverage of all other Insured Person covered in the same policy as mentioned in the Schedule of Coverage on the Policy Schedule.

Conditions applicable to Renewal Premium Benefit

- i. Renewal Premium benefit will only be in respect of Coverage under Section B – Personal Accident
- ii. The Benefit will be payable irrespective of whether Policy is renewed or not.

### Sum Insured Available

Upto 2.5 lacs

#### v. Parental Care Benefit

We will pay the Sum Insured towards parental care of Dependent Parents, in the event of Claim admissible under Cover 1 – Accidental Death.

Conditions applicable to Parental Care Benefit

- 1) This Coverage is applicable only to living Dependent Parents
- 2) The Sum Insured for this Cover is the total claim amount payable for both Dependent Parents combined
- 3) The Coverage for this Optional cover terminates on admissibility of Claim equal to the Sum Insured

#### vi. Medical Evacuation

We will indemnify the Insured Person for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by Medical Practitioner, from the site of first occurrence of the Accident to the nearest Hospital, that ground transportation cannot provide provided Claim is admissible under any of the Cover 1 to 9 of this Section.

Conditions applicable to Medical Evacuation

The Claim under this cover is admissible only once in a Policy Year irrespective of number of Claims becoming admissible under any of the Cover 1 to 9 of this Section.

### Sum Insured Available

Upto Rs 5 lacs

## IV. What is not Covered – Personal Accident

### General Exclusions

We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy;

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.
- ii. War or any act of war, (whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical, Biological attack or weapons/materials or radiation of any kind
- iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. Death or Disability suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs (excluding Test Drives) using a motorized vehicle or bicycle
- v. Death or Disability caused by or arising from or in consequence of or contributed to Nuclear, Chemical or Biological attack/weapons, material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Any Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or suffering from Mental illness
- vii. From engaging in or participation in naval, military or air force operation.
- viii. Injury sustained whilst or as a result of participation as a professional in Hazardous or Adventure sports
- ix. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- x. Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
- xi. Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

Specific Exclusions applicable to Cover 3, II – Temporary Total Disablement due to Illness and Cover 5, Emergency Medical Expenses

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We will not make payment for any claim in respect of any Insured Person caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy

### I. Waiting Periods

Claims under the Policy are covered subject to waiting Period as specified below:

#### i) Pre-existing Diseases – Code – Excl01

- Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of sum of Sum Insured increase.
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

#### ii) Specified Disease/Procedure waiting period- Code – Excl02

- Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Policy with us. This exclusion shall not be applicable for claims arising due to an Accident.
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of Sum Insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for Pre-existing diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

Internal Congenital diseases	Non infective Arthritis	Pilonidal sinus
Diseases of gall bladder including cholecystitis	calculus diseases of Urogenital system e.g. Kidneystone, Urinary Bladder Stone	Benign tumors, cysts, nodules, polyps including breast lumps
Pancreatitis	Ulcer and erosion of stomach and duodenum	Polycystic ovarian diseases
All forms of Cirrhosis	Gastro Esophageal Reflux Disorder (GERD)	Sinusitis, Rhinitis
Perineal Abscesses	Perianal Abscesses	Skin tumors
Cataract	Fissure/fistula in anus, Haemorrhoids including Gout and rheumatism	Tonsillitis
Osteoarthritis and osteoporosis	Fibroids ( fibromyoma)	Benign Hyperplasia of Prostate

### i. Surgical Procedures

Adenoidectomy, tonsillectomy	Tympanoplasty, Mastoidectomy	Hernia
Dilatation and curettage (D&C)	Nasal concha resection	Surgery for prolapsed inter vertebral disc
Myomectomy for fibroids	Surgery of Genito urinary system	Surgery for varicose veins and varicose ulcers
Surgery on prostate	Cholecystectomy	Surgery for Perianal Abscesses
Hydrocele/Rectocele	Joint replacement surgeries	Surgery for Nasal septum deviation
Ligament, Tendon and Meniscal tear		
Endometriosis	Prolapsed Uterus	Rectal Prolapse
Varicocele	Retinal detachment	Glaucoma
Nasal polypectomy	Hysterectomy	Fissurectomy, Haemorrhoidectomy, Fistulectomy, ENT surgeries

#### iii) 30-day waiting period – Code – Excl03

- Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an Accident, provided the same are covered.
- This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

### II. Permanent Exclusions

We will not make any payment for any claim in respect of any Insured Person, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in this Policy:

#### i. Investigation & Evaluation: Code Excl04

- Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### ii. Rest Cure, rehabilitation and respite care Code – Excl05 – Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.

This also includes:

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

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- iii. **Obesity/Weight control:** Code – Excl06 – Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
- a. Surgery to be conducted is upon the advice of the doctor
  - b. The surgery/procedure conducted should be supported by clinical protocols
  - c. The member has to be 18 years of age or older and
  - d. Body Mass Index (BMI)
  - i. Greater than or equal to 40 or,
  - ii. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
  - iii. Obesity related cardiomyopathy
  - iv. coronary heart disease
  - v. severe sleep apnoea
  - vi. uncontrolled type2 diabetes
- iv. Change-of-Gender treatments: Code – Excl07 - Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- v. Cosmetic or plastic surgery: Code – Excl08 – Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- vi. Hazardous or Adventure Sports Code – Excl09 : Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.
- vii. Breach of Law Code – Excl10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- viii. 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.
- ix. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof Excl12
- x. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Excl13
- xi. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Excl14
- xii. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. Excl15
- xiii. Unproven Treatments – Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Excl16
- xiv. Sterility and Infertility Code – Excl17 - Expenses related to sterility and infertility. This includes:
- e. Any type of contraception, sterilization
  - f. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - g. Gestational Surrogacy
  - h. Reversal of sterilization
- xv. Maternity Code – Excl18
- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period.
- xvi. War or any act of war, invasion, act of foreign enemy, (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.
- xvii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide while mentally sound or unsound.
- xviii. Any Insured Person's participation or involvement in naval, military or air force operation.
- xix. Investigative treatment for Sleep-apnoea, General debility or exhaustion ("run-down condition").
- xx. Congenital external diseases, defects or anomalies,
- xxi. Stem cell harvesting, or growth hormone therapy.
- xxii. Dental Treatment and surgery of any kind, unless requiring Hospitalization due to Accident.
- xxiii. Investigative treatments for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xxiv. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- xxv. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- xxvi. Preventive care, any physical, psychiatric or psychological examinations or testing if doesn't require Hospitalization; and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxvii. Vaccination including inoculation and immunisations (Except post Animal bite treatment),
- xxviii. 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 etc. Full list of Non-Medical expenses attached and is also available at [www.hdfcergo.com](http://www.hdfcergo.com).
- xxix. The provision or fitting of hearing aids, spectacles or contact lenses.
- xxx. Any treatment and associated expenses for alopecia, baldness, including corticosteroids and topical immunotherapy, wigs, toupees, hair pieces, any non-surgical hair replacement methods Optometric therapy.
- xxxi. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xxxii. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident. Exhaustive list of Non-Medical expenses attached and also available on [www.hdfcergo.com](http://www.hdfcergo.com)
- xxxiii. Any Claim arising due to Non-disclosure of Pre-existing Illness or Material fact as sought to be declared on the Proposal form.



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### IV. Claims Procedure – Personal Accident

#### 1. Notification of a Claim

Procedure	Cashless Hospitalization	Cashless claims for Hospitalizations outside India	Reimbursement Claims
<b>Claim Intimation</b>	You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website		
<b>Claim Intimation Timelines</b>	Within 24 hours of the Hospitalization	Within 24 hours of the Emergency Hospitalization	Within 48 hours of admission or before discharge from the Hospital, whichever is earlier
<b>Particulars to be provided to Us for Claim notification</b>	<ol style="list-style-type: none"> <li>1. Duly completed and signed claim form</li> <li>2. Policy/Certificate Copy</li> <li>3. First Information Report and Final Police report, wherever is necessary</li> <li>4. Any other supporting documents as may be required by the Company</li> <li>5. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</li> </ol>		
<b>Accidental Death</b>	<ol style="list-style-type: none"> <li>1. Medical Practitioner's Report</li> <li>2. Medico Legal Certificate</li> <li>3. Death certificate</li> <li>4. Post mortem if conducted/FSL (Forensic science laboratory)report – To check for drug abuse/intoxication</li> </ol>		
<b>Permanent Disablement</b>	<ol style="list-style-type: none"> <li>1. Medical Practitioner's Report</li> <li>2. Medico Legal Certificate</li> <li>3. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li> <li>4. Disability certificate from a government certified Medical Practitioner or government Hospital confirming the extent and nature of disability;</li> <li>5. Original Discharge summary from the Hospital Medical reports, case histories, investigation reports, treatment papers as applicable.</li> <li>6. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement.</li> </ol>		
<b>Temporary Total Disablement</b>	<ol style="list-style-type: none"> <li>1. Medical Practitioner's Report</li> <li>2. Medico Legal Certificate</li> <li>3. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li> <li>4. Original Discharge summary from the Hospital</li> <li>5. Medical reports, case histories, investigation reports, treatment papers as applicable.</li> <li>6. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement. And advised days of rest.</li> <li>7. Leave certificate from the employer (If Employed)</li> <li>8. Fitness certificate from Medical practitioner</li> <li>9. Insured's own Indian bank cancelled cheque copy and bank details in attached format</li> </ol>		
<b>Hospital Cash-Accident Only</b>	<ol style="list-style-type: none"> <li>1. Copy of Discharge Summary / Discharge Certificate along with time of admission and discharge for Hospital cash benefit</li> <li>2. First consultation letter from treating Medical Practitioner</li> <li>3. Certificate from treating Medical Practitioner, specifying the duration and etiology</li> <li>4. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable</li> <li>5. NEFT details &amp; cancelled cheque of Claimant or Nominee (in case claimant expired), Provide legal heir certificate in case nominee is minor.</li> </ol>		
<b>Broken Bones</b>	<ol style="list-style-type: none"> <li>1. Medical Practitioner's Report</li> <li>2. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li> <li>3. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability;</li> <li>4. Original Discharge summary from the hospital</li> <li>5. Medical reports, case histories, investigation reports, treatment papers as applicable.</li> <li>6. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable</li> <li>7. Relevant treatment papers clearly mentioning the areas of fracture with their severity.</li> </ol>		
<b>Burns</b>	<ol style="list-style-type: none"> <li>1. Attested copy of certificate from treating Medical Practitioner specifying type of burns with percentage of burns</li> <li>2. Attested copy of FIR. (If any)</li> <li>3. All X-Ray / Investigation reports and films supporting to disability.</li> </ol>		
<b>Medical Evacuation</b>	<ol style="list-style-type: none"> <li>1. Consultation note or Emergency Room's Medical Practitioner medical report</li> <li>2. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</li> <li>3. All relevant Original Invoices for the expenses incurred towards ambulance facility.</li> <li>4. A covering letter from claimant mentioning the details of loss.</li> </ol>		
<b>Emergency Medical Expenses</b>	<ol style="list-style-type: none"> <li>1. Consultation note or Emergency Room's Medical Practitioner medical report.</li> <li>2. Relevant treatment papers or Discharge Summary.</li> <li>3. Copy of the passport showing the date of entry and exit related to journey (to &amp; fro) from India.</li> <li>4. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable</li> <li>5. All relevant Original Invoices for the expenses incurred</li> </ol>		
<b>Dependent Child Education Benefit</b>	<ol style="list-style-type: none"> <li>1. Consultation Note OR Emergency Room's Medical Practitioner medical report OR</li> <li>2. Relevant Treatment Papers OR Discharge Summary. .</li> <li>3. Letter from treating Medical Practitioner, mentioning the cause of death if death occurred after a long period from the date of incident.</li> <li>4. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability;</li> <li>5. Death certificate</li> <li>6. Final police investigation report</li> <li>7. Post-mortem Report or Coroner's Report</li> <li>8. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.</li> </ol>		

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### IV. Claims Procedure – Personal Accident

Particulars to be provided for pre-authorization	<ul style="list-style-type: none"> <li>i. Policy Number</li> <li>ii. Name of the Insured person(s) named in the Policy schedule availing treatment</li> <li>iii. Nature of disease/Illness/Injury</li> <li>iv. Name and address of the attending Medical Practitioner/Hospital</li> <li>v. Date of admission &amp; probable date of discharge</li> <li>vi. Approximate Claim Expenses</li> <li>Any other relevant information as required</li> </ul>
Process for obtaining Pre-Authorization	<ul style="list-style-type: none"> <li>i. If the particulars are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation</li> <li>ii. On receipt of duly filled pre authorization form from the Network Provider along with other sufficient details to assess the request, We may; <ul style="list-style-type: none"> <li>• Issue the authorization letter specifying the sanctioned amount any specific limitation on the claim and non-payable items, if applicable</li> <li>or</li> <li>Reject the request for pre-authorization specifying reasons for the rejection.</li> </ul> </li> </ul>
Condonation of Delay	If the claim is not notified/ or submitted to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control

#### 2. List of documents for Reimbursement Claims

- i. Completely filled claim form, duly signed (by claimant/proposer) and stamped (by hospital).
  - ii. Government approved Photo ID & Age Proof
  - iii. Copy of claim intimation letter / reference of Claim Intimation Number in the absence of main claim documents
  - iv. Copy of the Hospital's Registration Certificate/Hospital Registration number in case of hospitalization in any non network hospital of HDFC ERGO GIC or certificate from hospital authorities providing facilities available including number of beds.
  - v. Original Discharge Card / Day Care Summary / Transfer Summary
  - vi. Original final hospital bill with all original deposit and final payment receipt and refund receipt(s), if advance amount refunded
  - vii. Original invoice with payment receipt and implant stickers for all implants used during surgeries e.g. lens sticker and invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery.
  - viii. All previous consultation papers indicating history and treatment details for current Illness and advice for current hospitalization.
  - ix. All original diagnostic reports (including imaging and laboratory) along with prescription by Medical Practitioner and invoice / bill with receipt from diagnostic centre
  - x. All original medicine / pharmacy bills along with prescription by Medical Practitioner
  - xi. MLC / FIR Copy – in Accidental cases only
  - xii. History of alcohol consumption or any intoxication certified by first treating doctor in case of accidental cases.
  - xiii. Copy of Death Summary and copy of Death Certificate (in death claims only)
  - xiv. Pre and Post-Operative Imaging reports
  - xv. Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details, and patient's progress (to be submitted wherever required by the insurer).
  - xvi. Original invoice for Vaccination and payment receipt
  - xvii. KYC documents (in all claims above Rs 1 lakh) - (Ration Card/ Driving License/ Aadhar Card/ Passport /any other Government authorized identity proof of the Proposer carrying name, photograph & address) and duly filled KYC form with 1 signed across passport size coloured photograph of the Proposer. \*\*\*
  - xviii. Duly filled NEFT form with cancelled blank cheque (with IFSC code, A/C number, and name mentioned on cheque leaf)
  - xix. Settlement letter(s), copy(-ies) of payment receipts, and entire certified copy of paid claims in case of partial claim settlement from other insurer.
- \*\*\* In case of death of proposer, the same document requirement would be for nominee/legal heir of proposer (NOC in favour of 1 or more than 1 undisputedly selected legal heir(s) by remanining legal heir(s)).

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### 3. Conditions for obtaining Cashless facility

- Cashless facility can be availed only at Our Network Provider. The complete list of Network Providers and empanelled Service Providers is available on Our website and can be obtained by contacting Us.
- We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. The same shall be duly updated on Our website. You shall check the updated list of Network Providers before applying for Cashless Claim.
- Pre-authorization is valid for 15 days from date of issuance and if all the details of the Hospitalization/treatment, including dates, Hospital and locations match with the details as per Cashless authorized.
- We will make payment for the Cashless authorized amount directly to the Network Provider.
- If the claim is not notified to Us within the specified time limits, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control

### 4. Payment of a Claim

- If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents
- On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, We shall offer within a period of 30 days a settlement of the claim to the insured.
- However, where the circumstances of a claim warrant an investigation, We will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We will settle the claim within 45 days from the date of receipt of last necessary document.
- In case of delay in payment of Claim beyond stipulated period, the Company will be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.
- If requested by Us, at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- We and Our representatives must be given all reasonable co-operations in investigating the claim in order to assess Our liability and quantum in respect of the claim.

### General Conditions

#### 1. Entry Age:

##### Base Cover

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – 65 Years</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age - 65 Years</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 91 days</li><li>Maximum Entry Age - 25 years</li></ul>

##### Optional covers:

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – 65 Years</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age - 65 Years</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 91 days</li><li>Maximum Entry Age - 25 years</li></ul>

#### Add on Covers:

##### my:health Critical Illness Add on

Proposer	Adult Dependent
<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – Lifetime Entry</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – Lifetime Entry</li></ul>

##### my:health Hospital Cash Benefit Add on

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – Lifetime Entry</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 18 Years</li><li>Maximum Entry Age – Lifetime Entry</li></ul>	<ul style="list-style-type: none"><li>Minimum Entry Age – 91 days</li><li>Maximum Entry Age - 25 years</li></ul>

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### 2. Type of Policy:

#### Individual Sum Insured

- Section A – Health Cover
- Section B – Personal Accident
- Add – On Cover – my:health Critical Illness Add On

#### Floater Sum Insured

- Section A – Health Cover
- Add – On Cover - my:healthHospital Cash Benefit Add on

### 3. Coverage for dependents:

- Individual Sum Insured Option:

• Proposer	• Spouse
• Dependent Children	• Dependant Parents/in laws
• Grand Mother	• Grand Father
• Grand Son	• Grand Daughter
• Daughter in Law	• Son in law
• Sister	• Brother
• Sister in law	• Nephew
• Niece	• Brother in law

- Floater Sum Insured Option: Self, Spouse, dependent children\* and dependent parents/parents in law can be covered under floater option

\* Dependent children: A child is considered a dependent for insurance purposes until his 25th birthday (even if not enrolled in an educational institution) provided he is financially dependent, on the proposer.

### 4. Policy period

- This policy can be issued for 1 year/ 2 years/ 3 years.

### 5. Co-payment –Mandatory 20% Co-Payment for all lives with PED at inception (if applicable), and lives with age at entry above 60 years (if applicable)

### 6. Sum Insured – Add on covers

my:health Critical Illness Add on	Rs 1 Lac to 5crs in multiples of 1 Lac
my:health Daily Cash Benefit Add on	Per Day benefit
	• Rs 500                      • Rs 1,000
	• Rs 1,500                  • Rs 2,000
	• Rs 2,500                  • Rs 3,000
	• Rs 5,000                  • Rs 7,500
	• Rs 10,000

### 7. Pre-Policy Check Up

#### Section A – Health Cover

The PPC tests required will be as per the below PPC grid. This grid may be subject to change based on the company policy in future & will be guided by our experience

#### Pre Policy and Financial Underwriting Matrix

Sum Insured in INR	Up to 17 Yrs	18 yrs to 45 Yrs	45 to 60 years	Age >61 yrs	Financial Underwriting
50 Lacs and 1 Cr	NA	Tele UW	Set 1	Set 2	Applicable

- Set 1: ME, RUA, CBC, Sr.Creatinine, Lipid Profile, SGPT, GGTP, SGOT, HBA1C, ECG, HBsAg, TMT/2D Echo, USG Abdomen & Pelvis, Chest X ray, CEA
- Set 2: Set 1 + PSA (Males), Pap Smear & Sonomamography (Females), Microalbumin, BUN, Sr Uric Acid, ANA

#### Medical tests:

ME = Medical Examination (Report)	CBC = Complete Blood Count
ECG = Electro Cardio Gram	FBS = Fasting Blood Sugar
Lipids = Lipid Profile	SrCreatinine = Serum Creatinine
LFT = Liver Function Test	RFT = Renal Function Test
PSA = Prostate Specific antigen	TMT = Treadmill Test
RUA = Routine Urine Examination	SGPT = Serum Glutamic Pyruvic Transaminase
USG = Ultrasonogram	HBsAg = Hepatitis B Surface Antigen
GGT = Gamma-Glutamyl Transpeptidase	2D ECHO-2D Echocardiogram
CEA=Carcinoembryogenic Antigen	

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For proposals where, Single Person is to be insured, he/she shall be required to undergo Pre Policy Checkup as given below.

Sum Insured	Upto 17 Yrs	18 yrs to 45 Yrs
Any Sum insured	No Pre Policy Check required	Set 1

### Guidelines for Pre Policy Check ups

- Pre Policy Check-up will be conducted at our Network provider
- Where ever Pre Policy check-up is conducted at our Network provider, 100% of the Medical test charges will be reimbursed on acceptance of proposal. In case Customer insists on a check-up outside our Network provider, 50% of the Medical test charges will be reimbursed on acceptance of Proposal.
- If Proposal is declined post Pre Policy check-up, 50% of the Medical test charges will be reimbursed
- Medical Reports are considered valid for up to 3 months
- In case of any positive health declaration on the proposal form the relevant medical tests shall be advised in addition to the above grid tests
- Credit of continuity/waiting periods for all the previous policy years would be extended in the new policy on Renewal with Us

### 8. Discount

<b>Family Discount</b>	A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company
<b>Online Policy Discount</b>	A discount of 5% on the premium shall be offered for all policies purchased online, through our website directly from the Company.
<b>Employee Discount</b>	10% discount will be offered on the premium, to Employees of HDFC and ERGO Group companies in case the policies are bought through direct channels of the Company
<b>Loyalty Discount</b>	If insured has purchased policies for more than 1 product from us, a discount of 5% is offered on premium of my: health Koti Suraksha product, subject to maximum of INR 250.
<b>Long Term Policy Discount</b>	A discount of 7.5% and 10% shall be offered on premium, in case a policy is Purchased for 2-year and 3-year tenure respectively with Annual Premium Payment option

Maximum cap on Family, Online, Loyalty and Employee discounts combined is 20%.

### 9. Free Look period

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.

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.

If the Insured has not made any claim during the Free Look Period, the insured shall be entitled to

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges or
- where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

### 10. Non-Disclosure or Misrepresentation

- If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person, is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:
  - cancelled ab initio from the inception date or the Renewal date (as the case may be), or the Policy may be modified by Us at Our sole discretion, upon 15-day notice by sending an endorsement to Your address shown in the Schedule and
  - the claim under such Policy if any, shall be prejudiced,
- We may also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of Non-Disclosure/Misrepresentation of Pre-existing diseases subject to your prior consent;
  - Permanently exclude the disease/condition and continue with the Policy
  - Incorporate additional waiting period of not exceeding 4 years for the said undisclosed disease or condition from the date the non-disclosed condition was detected and continue with the Policy
  - Levy underwriting loading from the first year of issuance of policy or renewal, whichever is later.

The above options will not prejudice the rights of the Company to invoke cancellation under clause 10 i above.

### 11. Condition Precedent to Admission of Liability

The terms and conditions of the Policy must be fulfilled by the Insured Person for the Company to make any payment for claim(s) arising under the Policy.

### 12. Multiple Policies (Applicable to Section A - Health)

- In case of multiple policies taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the Insurer chosen by the Insured Person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen Policy

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- ii. Insured Person having multiple policies shall also have the right to prefer claims under this Policy for the amounts disallowed under any other policy / policies even if the Sum Insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this Policy.
- iii. If the amount to be claimed exceeds the Sum Insured under a single Policy, the Insured Person shall have the right to choose Insurer from whom he/she wants to claim the balance amount.
- iv. Where an Insured Person has policies from more than one Insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen Policy.

### 13. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

### 14. Complete Discharge

Any payment to the Policyholder, Insured Person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

### 15. 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 subsequently completion of 8 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 claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract

### 16. Fraud

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this Policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who have made that particular claim, who shall be jointly and severally liable for such repayment to the Insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/any other party acting on behalf of the Insured Person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the Policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the Insurer.

### 17. Geography

#### Section A - Health

This Policy provides coverage in India, except under the policies with Emergency Worldwide Coverage and Overseas treatment as may be specified in the on the Schedule of Coverage in the Policy Schedule.

#### Section B – Personal Accident

This Policy provides coverage Worldwide, except under the covers specifically mentioning as covered in India only under the terms and conditions.

### 18. Loadings

- i. We may apply loading on the premium, based on the declarations made in the proposal form and the health status, habits and lifestyle, past medical records, and the results of the Pre-Policy medical examination of the persons proposed for insurance.
- ii. The maximum Medical Underwriting loading shall not exceed 100% for each condition and a total of 150% for each Insured Person
- iii. Loadings will be applied from Commencement date of the Policy including subsequent Renewal(s) with Us or on increased Sum Insured. We will not apply any additional loading on Your policy premium at Renewal based on claim experience in Your Policy. However, increase or decrease of discount in Medical Underwriting loading is subject to terms mentioned under Section A.III. 3 – Health Incentives
- iv. We will inform You about the proposed loading with time bound exclusion (if any) through a counter offer letter and will issue the Policy only on Your acceptance within 15 days of the receipt of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days.

### 19. Renewal of Policy:

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.
- ii. Renewal shall not be denied on the ground that the Insured Person had made a claim or claims in the preceding policy years.
- iii. Request for Renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the Policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without Break in Policy. Coverage is not available during the Grace Period.
- v. No loading shall apply on renewals based on individual claims experience.



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### 20. Grace Period

- A Grace Period of 30 days is available for Renewal of the Policy. Any Illness, disease or condition contracted during Grace Period will not be covered and will be treated as Pre-existing diseases.
- Policies for which Premium is received after the Grace Period shall be issued as a fresh policy.
- For Policies on instalment basis, Grace Period is available as given below.

Installment Premium Option	Grace Period applicable
Yearly	30 days
Half Yearly	30 days
Quarterly	30 days
Monthly	15 days

### 21. Portability (Applicable to Section A – Health)

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. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link  
[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

### 22. Migration (Applicable to Section A – Health)

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 at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on Migration.

For Detailed Guidelines on Migration, kindly refer the link  
[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

### 23. Endorsements

The following endorsements are permissible during the Policy Period:  
Non-Financial Endorsements – which do not affect the premium

- Minor rectification/correction in name of the Proposer / Insured Person (and not the complete name change)
- Rectification in gender of the Insured Person
- Rectification in relationship of the Insured Person with the Proposer
- Rectification of date of birth of the Insured Person (if this does not impact the premium)
- Change in the correspondence address of the Proposer (if this does not impact the premium)
- Change in Nominee Details
- Change in Height, weight, marital status (if this does not impact the premium)
- Change in bank details
- Any other non-financial endorsement

Financial Endorsements – which result in alteration in premium

- Change in Age/date of birth
- Change in Height, weight
- Addition of Insured Person (New Born Baby or newly wedded spouse)
- Deletion of Insured Person on death or Marital separation
- Any other financial endorsement

The Policyholder shall apply in a proposal form along with birth certificate / marriage certificate as the case may be for addition of Insured person.

### 24. Cancellation

- The Policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

For Policies where instalment option is not availed and no claim has been made under the Policy, We will refund premium in accordance with the table below:

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Month	1 Year	2 Year	3 Year
Up to 1 month	85.0%	92.5%	95.0%
Up to 3 month	70.0%	85.0%	90.0%
Up to 6 month	45.0%	70.0%	80.0%
Up to 12 month	0.0%	45.0%	65.0%
Up to 15 month	Not Applicable	30.0%	55.0%
Up to 18 month	Not Applicable	20.0%	45.0%
Up to 24 month	Not Applicable	0.0%	30.0%
Up to 27 month	Not Applicable	Not Applicable	20.0%
Up to 30 month	Not Applicable	Not Applicable	15%
Up to 36 month	Not Applicable	Not Applicable	0.0%

For Policies where Premium is paid by instalment, additional conditions as given below will be applicable.

- When yearly payment option is chosen, cancellation grid as per 1-Year Tenure policies will be applicable
- For all other options, 50% of current instalment premium will be refunded when the current period is less than 6 months in to the policy year. For instalment after 6 months, no refund will be payable.
- In case of admissible claim under the Policy, future instalments for the current policy year will be adjusted in the claim amount and no refund of any premium will be applicable during policy year

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured Person under the Policy.

- The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

### 25. Premium Tier (Applicable to Section A only)

For the purpose of policy issuance, the premium will be computed basis the city of residence provided by the Insured Person in the proposal form. Classification of cities would be as under:

- Tier 1a: Delhi and NCR region
- Tier 1b: Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Ahmedabad, Vadodara
- Tier 2: Rest of India

#### Conditions:

- On payment of Tier 1a premiums, Insured Person can avail treatment all over India without any co-payment.
- On payment of Tier 1b premium, Insured Person can avail treatment at Tier 1b cities and Tier 2 cities without any Co-Payment. However, if Insured Person avail treatment in Tier 1a cities, 20% Co-Payment shall be applicable on admissible claim amount.
- On payment of Tier 2 premium, Insured Person can avail treatment at Tier 2 cities without any Co-Payment. However, if Insured Person avail treatment in Tier 1a or Tier 1b cities, 20% Co-Payment shall be applicable on admissible claim amount.
- Co-Payment under ii and iii above will not be applied If Insured Person opts for Hospitalization with Room Rent up to Rs. 5,000 per day or on Hospitalization for Medically Necessary treatment following an Accident

### 26. Premium Payment in Instalments

If the Insured Person has opted for Payment of Premium on an installment basis i.e. Yearly, Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- Grace Period as mentioned in the table below would be given to pay the installment premium due for the Policy.

Options	Installment Premium Options	Grace Period applicable
Option 1	Yearly	30 days
Option 2	Half Yearly	30 days
Option 3	Quarterly	30 days
Option 4	Monthly	15 days

- During such Grace Period, coverage will not be available from the due date of installment premium till the date of receipt of premium by Company.
- The Insured Person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated Grace Period.
- No interest will be charged If the installment premium is not paid on due date.
- In case of installment premium due not received within the Grace Period, the Policy will get cancelled.
- In the event of a claim, all subsequent premium installments shall immediately become due and payable.
- The Company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

#### Installment Premium payment through Auto Debit/ECS Facility

- If Option of Premium payment by Installment is opted through auto Debit/ECS facility, a separate authorization form shall be submitted by Insured Person where Premium to be debited at a chosen frequency will be mentioned upfront
- Where there is a change either in the terms and conditions of the Coverage or Policy or in the premium rate, the ECS authorization shall be obtained afresh
- The Insured Person has the option to withdraw from the ECS mode at least fifteen days prior to the due date of instalment premium payable
- No additional charges will be levied or recovered in any manner from the benefits payable towards cancellation of the ECS mode

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### 27. Possibility of Revision of terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

### 28. Withdrawal of Policy the Product

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Cumulative Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

### 29. Claim Settlement (Provision for Penal Interest) – Applicable to Section A - Health

- i. If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents
- ii. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- iii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank Rate.
- iv. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- v. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the Policyholder at a rate 2% above the Bank Rate from the date of receipt of last necessary document to the date of payment of claim.
- vi. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.
- vii. If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- viii. We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim

### 30. Nomination:

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

### 31. Disclaimer applicable to my: health Mobile app and associated services

It is agreed and understood that Our my:health mobile app and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. The information is not a substitute for professional medical care by a qualified doctor or other health care professional. The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention. Reliance on any information on this App is solely at your own risk. HDFC EGRO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information.

32. Any Benefit/Indemnity payable by the Company, if any, in case of Your loss of life is payable as defined in the Policy Schedule by default to the assignee declared by You; indemnity is payable to Your estate. Any payment We make in good faith pursuant to this provision shall fully discharge Us to the extent of the payment.

### 33. Communication & Notice

Policy and any communication related to the Policy shall be sent to through electronic modes or to the address of the Insured as recorded in the Policy.

### Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

**IRDAI Regulation no 5-** This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation

**DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.**

**Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.**

**Plans Under the policy: attached as an Annexure 1**  
**Premium Table: attached as an Annexure 2**

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### Title - Annexure I – Plan Chart – Section A - Health

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S. No	Coverages	Koti Suraksha - Platinum	Koti Suraksha - Titanium	Koti Suraksha - Super top up
	Base Sum Insured	50 lacs and 1 cr	50 lacs and 1 cr	50 lacs and 1 cr
<b>A . Hospitalization Cover</b>				
<b>Section A.I - Coverages</b>				
1	Medical Expenses	Covered	Covered	Covered
i	Room Rent	Single Standard AC Room	Actuals	Actuals
ii	ICU	Actual	Actual	Actual
iii	Disease Capping	Applicable	Applicable	Applicable
2	Home Health Care	Covered	Covered	Covered
3	Domiciliary Hospitalization	Covered	Covered	Covered
4	Pre Hospitalization Cover	60 Days	60 Days	60 Days
5	Post Hospitalization Cover	180 days	180 days	180 days
6	Day Care Procedures	Covered	Covered	Covered
7	Road Ambulance	Up to 2,000	Up to 10,000	Up to 10,000
8	Alternative Treatment	Rs 50,000	At Actuals	At Actuals
9	Organ Donor Expenses	5% of Sum Insured	At Actuals	At Actuals
	Co-payment - 20%	20% - for PED and age > 60	20% - for PED and age > 60	Not Applicable
<b>Section A.II - Value Added Services under Section A</b>				
i	Health Coach	Covered	Covered	Covered
ii.	Wellness Services	Covered	Covered	Covered
<b>Section A.III - my:health Active</b>				
1	Preventive Health Checkup	Covered	Covered	Covered
2	Fitness Discount @renewal	Covered	Covered	Covered
3	Health Incentive	Covered	Covered	Covered
4	Cumulative Bonus	10% of Sum Insured ,maximum of 100%	Not Applicable	Not Applicable
<b>Section A.IV - Optional Cover under Section A.I</b>				
1	Non-Medical Expenses Cover	Optional Upto 5% of claim amount	Covered Upto 5% of claim amount	Covered Upto 5% of claim amount
2	Aggregate Deductible	Not Applicable	Not Applicable	Optional 5 lacs/10lacs/25lacs
3	Emergency Worldwide Coverage	Not Applicable	Covered 25% of Base SI, max upto 25 lacs	Covered 25% of Base SI, max upto 25 lacs
4	Overseas Treatment	Not Applicable	Covered	Covered
5	Waiver of Disease Capping	Optional	Waived	Waived
6	Waiver of Room Rent cap	Optional	Waived	Waived
7	Waiting Period modification option	Not Applicable	PED =3 Years	PED =3 Years
8	Medical Evacuation	Optional Upto 5 lac	Covered Upto 5 lac	Covered Upto 5 lac
9	Sum Insured Rebound	Not Applicable	Covered Upto the claim amount	Not Applicable
10	Waiver of Co-Payment	Not Applicable	Waived	Waived
11	Cumulative Bonus - Booster	Not Applicable	Covered 50% of Sum Insured, maximum of 100%	Not Applicable

# HDFC ERGO General Insurance Company Limited

## Prospectus

my:health Koti Suraksha



### Annexure I - List of Non-Medical Expenses

my: health Koti Suraksha			
S. No.	Item	S. No.	Item
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	BEAUTY SERVICES	37	SPIROMETRE
4	BELTS/ BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK/HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL / INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT
14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE TABLETS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED		
22	TELEVISION CHARGES	55	ECG ELECTRODES
23	SURCHARGES	56	GLOVES
24	ATTENDANT CHARGES	57	NEBULISATION KIT
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHO KIT, RECOVERY KIT, ETC]
26	BIRTH CERTIFICATE	59	KIDNEY TRAY
27	CERTIFICATE CHARGES	60	MASK
28	COURIER CHARGES	61	OUNCE GLASS
29	CONVEYANCE CHARGES	62	OXYGEN MASK
30	MEDICAL CERTIFICATE	63	PELVIC TRACTION BELT
31	MEDICAL RECORDS	64	PAN CAN
32	PHOTOCOPIES CHARGES	65	TROLLEY COVER
33	MORTUARY CHARGES	66	UROMETER, URINE JUG
34	WALKING AIDS CHARGES	67	AMBULANCE
		68	VASOFIX SAFETY