



HEALTH SURAKSHA – Policy Wordings

HDFC ERGO General Insurance Company Limited will provide the insurance cover detailed in the Policy to the Insured Person up to the Sum Insured subject to the terms and conditions of this Policy, Your payment of premium and realization thereof by us, and your statements in the Proposal, which is incorporated into the Policy and is the basis of it.

Section. 1 Benefits

Claims made in respect of any of the benefits below will be subject to the Basic Sum Insured and will affect the entitlement to a Renewal Incentive.

If any Insured Person suffers an Illness or Accident during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, then we will pay:

- i. In-patient Treatment
The Medical Expenses for:
 - a) Room rent, boarding expenses,
 - b) Nursing,
 - c) Intensive care unit,
 - d) A Medical Practitioner,
 - e) Anesthesia, blood, oxygen, operation theatre charges, surgical appliances,
 - f) Medicines, drugs and consumables,
 - g) Diagnostic procedures,
 - h) The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

Global coverage for in-patient treatment is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for In-patient treatment outside India.
- ii. Pre-Hospitalisation
The Medical Expenses incurred due to an Illness in 60daysimmediately before the Insured Person was Hospitalised, provided that:
 - a) subsequent Hospitalisation was required, and
 - b) We have accepted an inpatient Hospitalisation claim under Benefit 1i) or Benefit 1iv)
 - c) Global coverage for pre-hospitalization treatment is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for pre-hospitalization expenses outside India.
- iii. Post-hospitalisation
The Medical Expenses incurred in 90daysimmediately after the Insured Person was discharged post Hospitalisation provided that:
 - a) Such costs are incurred in respect of the same condition for which the Insured Person's earlier Hospitalisation was required, and
 - b) We have accepted an inpatient Hospitalisation claim under Benefit 1i) or

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Benefit 1 iv)

- c) Global coverage for post-hospitalization treatment is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for post-hospitalization expenses outside India.

iv. Day Care Procedures

The Medical Expenses for a day care procedure or surgery mentioned in the list of Day Care Procedures in this Policy where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital (but not the outpatient department of a Hospital). The expenses on Day Care Treatment at a healthcare facility which is NOT a Hospital will not be covered.

Global coverage for expenses towards day care procedures is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for expenses towards day care procedures outside India. For the global coverage all (not restricted to the list of Day Care Procedures) Medical Expenses for a day care procedure or surgery where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital (but not the outpatient department of a Hospital) are covered. The expenses on Day Care Treatment at a healthcare facility which is NOT a Hospital will not be covered.

v. Domiciliary Treatment

The Medical Expenses incurred by an Insured Person for medical treatment taken at his home which would otherwise have required Hospitalisation because, on the advice of the attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or a Hospital bed was unavailable, and provided that:

- a) The condition for which the medical treatment is required continues for at least 3days, in which case We will pay the Medical Expenses of any necessary medical treatment for the entire period, and
- b) If We accept a claim under this Benefit We will not make any payment for Post-Hospitalisation expenses but We will pay Pre-hospitalisation expenses for upto 60 days in accordance with 1 ii) above, and
- c) No payment will be made if the condition for which the Insured Person requires medical treatment is:
 1. Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza,
 2. Arthritis, Gout and Rheumatism,
 3. Chronic Nephritis and Nephritic Syndrome,
 4. Diarrhoea and all type of Dysenteries including Gastroenteritis,
 5. Diabetes Mellitus and Insupidus,
 6. Epilepsy,
 7. Hypertension,
 8. Psychiatric or Psychosomatic Disorders of all kinds,
 9. Pyrexia of unknown Origin.
- d) Global coverage for expenses towards domiciliary treatment is applicable

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and effective only if mentioned in the Schedule. A deductible of USD 100 applies for expenses towards domiciliary treatment outside India

vi. Organ Donor

The Medical Expenses for an organ donor's treatment for the harvesting of the organ donated, provided that:

- a. The organ donor is any person in accordance with The Transplantation of Human Organs Act, 1994 (amended) and other applicable laws and rules,
- b. The organ donated is for the use of the Insured Person, and
- c. We will not pay the donor's pre- and post-hospitalisation expenses or any other medical treatment for the donor consequent on the harvesting, and
- d. We have accepted an inpatient Hospitalisation claim under Benefit 1i)
- e. Global coverage for expenses towards organ donor is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for expenses towards organ donor outside India

• Emergency Ambulance

We will reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider used to transfer the Insured Person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention), provided that:

- a) Our maximum liability shall be restricted to the amount mentioned in the Schedule of Benefits, and
- b) We have accepted an inpatient Hospitalisation claim under Benefit 1i) & 1viii)
- c) Global coverage for expenses towards emergency ambulance is applicable and effective only if mentioned in the Schedule.

We will not cover Emergency Ambulance expenses for

1. Claims which have NOT been admitted under 1 i) and 1 iv)
2. A non- Emergency.
3. NON registered healthcare or ambulance service provider ambulances.

• AYUSH Benefit

We will reimburse the expenses incurred as the Medical Expenses for In-patient treatment taken under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems in a government hospital or in any institute recognized by government and/or accredited by Quality Council of India/National Accreditation Board on Health or any other suitable institutions provided that:

- i) Hospitalisation is not for any evaluation or investigation



- ii) If we accept any claim under this benefit, then We will not make any payment under allopathic treatment of the same Insured Person and the same Illness or Accident under this policy
- iii) Global coverage for expenses towards AYUSH treatment is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for expenses towards AYUSH treatment outside India

- Newborn baby

We will cover Medical Expenses for any medically necessary treatment described as Inpatient Treatment Benefit while the Insured Person (the Newborn baby) is Hospitalized during the Policy Period as an inpatient provided a proposal form is submitted for the insurance of the newborn baby within 90 days after the birth, and We have accepted the same and received the premium sought. Under this benefit, Coverage for newborn baby will incept from the date the premium has been received. The coverage is subject to the policy exclusions, terms and conditions.

This Benefit is applicable if Maternity benefit is opted and we have accepted a maternity claim under this Policy. Global coverage for expenses towards new born baby is applicable and effective only if mentioned in the Schedule. A deductible of USD 100 applies for expenses towards new born baby outside India. This Benefit is Optional benefit and hence is applicable only if the respective plan is chosen

Optional Benefits

Section 2 Optional Benefits (Available in selective Plans on payment of additional premium)

Claims made in respect of any of the benefits below will not be subject to the Basic Sum Insured and will not affect the entitlement to a Renewal Incentive.

The benefits below are optional and each is only effective if shown in the Schedule to be effective.

- i. Maternity Expenses

We will pay the Medical Expenses for a delivery (including caesarean section) while Hospitalised or the lawful medical termination of pregnancy during the Policy Period from the commencement of the first Health Suraksha policy with us,

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limited upto 2 deliveries; or 1 delivery & 1 termination; or 2 terminations during the lifetime of the Insured Person, provided that:

- a) Our maximum liability per delivery or termination shall be limited to the amount specified in the Schedule of Benefits, and
- b) We will pay the Medical Expenses of pre-natal and post-natal expenses per delivery or termination upto the amount stated in the Schedule of Benefits, and
- c) We will cover the Medical Expenses incurred for the medically necessary treatment of the new born baby upto the amount stated in the Schedule of Benefits unless the new born baby is covered under 1 ix).
- d) This benefit is available for Self or Spouse (as may be applicable) in a family floater under this policy, and
- e) Pre- and post-hospitalisation expenses under 1ii) and 1iii) are not covered under this benefit, and
- f) The Insured Person must have been an Insured Person under Health Suraksha Policy for a period of 4 years continuously and without any break, and
- g) We will not cover ectopic pregnancy under this benefit (although it shall be covered under 1i)).
- h) Global coverage for maternity expenses is applicable and effective only if mentioned in the Schedule.

ii. Outpatient Dental Treatment

If You renew this Policy with Us for 3 consecutive years without a break, then from the fourth year onwards We will pay 50% of the reasonable costs of any necessary dental treatment taken from a Network dentist by an Insured Person who has been covered under this policy benefit for the previous 3 Policy Years, provided that:

- a) Our maximum liability shall be limited to the amount specified in the Schedule of Benefits, and
- b) We will only pay for X-rays, extractions, amalgam or composite fillings, root canal treatments and prescribed drugs for the same, and
- c) We will not pay for any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury due to an accident or cancer.
- d) Global coverage for expenses towards outpatient dental treatment is applicable and effective only if mentioned in the Schedule.

iii. Spectacles, Contact Lenses, Hearing Aid

In every third year that an Insured Person is insured without a break under a Health Suraksha Policy with Us, We will pay upto 50% of the actual cost of either:

- a) One pair of spectacles or contact lenses, or

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- b) A hearing aid, excluding batteries.

Provided that:

- i) If the costs claimed are incurred as Outpatient Treatment expenses then these items must be prescribed by a Network EYE/ENT specialized Medical Practitioner, and
- ii) Our maximum liability shall be limited to the amount mentioned in the Schedule of Benefits, and
- iii) Under a Family Floater, Our liability shall be limited to either one pair of spectacles or hearing aid per family.

Global coverage for expenses towards Spectacles, Contact Lenses, Hearing Aid is applicable and effective only if mentioned in the Schedule.

iv. E-Opinion in respect of a Critical Illness

- a) If an Insured Person suffers a Critical Illness during the Policy Period, and no previous claim has been made for this E-Opinion benefit in the Policy Period, then at the Insured Person's request, We will arrange a second opinion from a Medical Practitioner selected by the Insured Person from Our panel. The second opinion will be based only on the information and documentation provided to the Medical Practitioner by or on behalf of the Insured Person, and the second opinion will be sent directly to the Insured Person by the Medical Practitioner-opinion under this clause is applicable for only those Critical illnesses that are defined under definition 11 of section 11.
- b) In opting for this benefit and deciding to obtain an E-opinion, each Insured Person expressly notes and agrees that:
 - (1) It is entirely for the Insured Person to decide whether to obtain an E-opinion, from which person from Our Panel to take the E-opinion and the use (if any) to which the E-opinion so obtained is put.
 - (2) We do not provide an E-opinion or make any representation as to the adequacy or accuracy of the same, the Insured Person's or any other person's reliance on the same, or the use to which the E- opinion is put.
 - (3) We assume no responsibility for and will not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner or in any E-opinion or for any consequences of any action taken or not taken in reliance thereon.

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- c) Global coverage for E-opinion in respect of a Critical Illnesses applicable and effective only if mentioned in the Schedule.

- v. Convalescence Benefit
If We have accepted a claim under Benefit 1 i) and the period of hospitalisation has exceeded 10 consecutive and continuous days, then We will pay a lump sum amount towards convalescence, provided that Our maximum liability will be limited to the amounts specified in the Schedule of benefits. Global coverage for convalescence is applicable and effective only if mentioned in the Schedule.

Section 3 Critical Illness Benefit – Optional Benefit(Available in selective Plans on payment of additional premium)

Claims made in respect of any of the benefits below will not be subject to the Basic Sum Insured and will not affect the entitlement to a Renewal Incentive.

- i. If the Schedule shows that the Critical Illness benefit is effective, then We will pay the Critical Illness Sum Insured as a lump sum in addition to Our payment under 1)i), provided that:
 - a) The Insured Person is first diagnosed as suffering from a Critical Illness during the Policy Period, and
 - b) The Insured Person survives for at least 30 days following such diagnosis.
 - c) Critical illness covered under this benefit is only those illnesses that are defined under definition 11 of section 11.
- ii. We will not make any payment if:
 - a) The Insured Person is first diagnosed as suffering from a Critical Illness within 90 days of the commencement of the Policy Period or the Insured Person has not previously been insured continuously and without interruption under this Health Suraksha Policy.
 - b) This benefit shall automatically terminates upon the occurrence of Critical Illness, without prejudice of Our obligation to make payment, with reference to that Insured Person
 - c) If mentioned in the policy schedule this benefit will be applicable to the eldest



member of the family

- iii. Benefits under section 1 and 2(if opted) will continue even after payout under Section 3.
Insured will be eligible for any claim under Section 1 and 2 upto our maximum liability restricted to the amount stated in schedule of benefits.
- iv: This benefit will be provided with a life-long renewability

Section 4 Hospital Daily Cash benefit – Optional Benefit(Available in selective Plans on payment of additional premium)

Claims made in respect of any of the benefits below will not be subject to the Sum Insured. However would not be entitled to avail cumulative bonus in the subsequent year

If the Schedule shows that the Hospital Daily Cash benefit is effective, then We will pay a daily cash amount for each continuous and completed period of 24 hours that the Insured Person is Hospitalised in addition to Our payment under 1)i), provided that:

- a) We will pay twice the daily cash amount for each continuous and completed period of 24 hours that the Insured Person spends in an intensive care unit, subject to a maximum of seven days.
- b) Our maximum liability shall be restricted to the amount mentioned in the Schedule of Benefits, and
- c) We have accepted an inpatient Hospitalisation claim under Benefit 1i), and
- d) If mentioned in the policy schedule this benefit will be applicable to the eldest member of the family
- e) This benefit will be provided with a life-long renewability
- f) Global coverage for Hospital Daily Cash benefits applicable and effective only if mentioned in the Schedule

Section 5 Regain Benefit – Optional Benefit(Available in selective Plans on payment of additional premium)

This benefit is optional and only effective if mentioned in the Schedule..

If the Basic Sum Insured is exhausted due to claims made and paid during the Policy Year or made during the Policy Year and accepted as payable, then it is agreed that a Regain Sum Insured (equal to 100% of the Basic Sum Insured) will be automatically available for the particular policy year, provided that:

- a) The Regain Sum Insured will be enforceable only after the Basic Sum Insured inclusive of the no claim Bonus if any has been completely exhausted in that

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year; and

- b) The Regain Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Section 1i) to 1 ix).
The Regain Sum Insured can be used for only future claims made by the Insured Person and not against any claim for an illness/disease (including its complications) for which a claim has been paid in the current policy year under Section 1i) to 1 ix).
- c) The Regain Sum Insured will only be applied once for the Insured Person during a Policy Year;
- d) If the Regain Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year.

If the Policy is a Family Floater, then the Regain Sum Insured will only be available in respect of claims made by those Insured Persons who were Insured Persons under the Policy before the Sum Insured was exhausted.

The Regain benefit would be applicable on benefits under Section 1i) to 1 ix). Only on Sum Insured of Rs. 3,00,000 and above.

If Section 5 is selected then Section 7 cannot be opted for.

Once the Regain benefit is availed, it cannot be withdrawn by the Insured at subsequent renewals Global coverage for

Regain benefits is applicable and effective only if mentioned in the Schedule.

Section 6 Enhanced Cumulative Bonus Benefit– Optional Benefit (Available in selective Plans on payment of additional premium)

This benefit is optional and only effective if mentioned in the Schedule.

This benefit shall be subject to all guidelines in section 8, except that Cumulative Bonus stated in Section 8a

iii shall automatically increase to 10% and the maximum cumulative bonus shall not exceed 100% of Base Sum Insured. Cumulative bonus thus applied would automatically decrease by 10% of the Basic Sum Insured in that following Policy Year in case of a claim.

Once the Enhanced Cumulative Bonus benefit is availed by the Insured, it cannot be withdrawn by the Insured at subsequent renewals

Global coverage for Enhanced Cumulative Bonus benefit is applicable and effective only if mentioned in the Schedule.

Section 7 Co-Payment – Optional Benefit

If the Schedule shows that the Co-Payment is effective, then Co-Pay option as selected by the insured and displayed on the schedule as a percentage will be applicable on all



claims admissible under Benefit in Section 1 i) to 1 ix) and Section 2 i)

If Section 7 is selected then Section 5 cannot be opted for.

Once the Co-Payment option is availed by the Insured, it cannot be withdrawn by the Insured at subsequent renewals

Section 8 Renewal Incentives

a. Cumulative Bonus

- i. If no claim has been made under the Section 1 of this Policy and the Policy is renewed with Us without any break, We will apply a cumulative bonus to the next Policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Basic Sum Insured for this Policy Year. The maximum cumulative bonus shall not exceed 50% of the Basic Sum Insured in any Policy Year.
- ii. In relation to a Family Floater, the cumulative bonus so applied will only be available in respect of claims made by those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.
- iii. If a cumulative bonus has been applied and a claim is made, then in the subsequent Policy Year We will automatically decrease the cumulative bonus by 5% of the Basic Sum Insured in that following Policy Year. There will be no impact on the inpatient sum insured only the accrued cumulative bonus will be decreased
- iv. Portability benefits will be offered to the extent of sum of previous sum insured and accrued cumulative bonus (if opted for), portability benefit shall not apply to any other additional increased sum insured.
- v. In policies with a two year Policy Period, the application of above guidelines of Cumulative Bonus shall be post completion of each policy year i.e.at the renewal of the policy; the cumulative bonus of two completed years (One policy period) shall be applied.
- vi. In policies with a three year Policy Period, the application of above guidelines of Cumulative Bonus shall be post completion of each policy year i.e.at the renewal of the policy; the cumulative bonus of three completed years (One policy period) shall be applied.

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- b. Health Check-up
 - i. If no claim has been made in respect of any benefits and You have maintained an Health Suraksha Policy with Us for a period of 4 years without any break, then in the every fifth year, We will pay upto the percentage (mentioned in the Schedule of Benefits) of the Sum Insured for this Policy Year or the subsequent Policy Years (whichever is lower) towards the cost of a medical check-up for those Insured Persons who were insured for the number previous Policy Years mentioned in the Schedule.
 - ii. In case of family floater, if any of the members have made a claim under this policy, the health checkup benefit will not be offered to the whole family.

Section 9 Exclusions

A. Waiting Periods

All claims payable will be subject to the waiting periods specified below:

- i) General waiting period of 30 days for all claims payable under the Policy except claims arising due to an Accident.
- ii) A waiting period of 24 months shall apply to the treatment, whether medical or surgical, of the disease/ conditions mentioned below. Additionally the said 24 months waiting period shall be applicable to

all surgical procedures mentioned under surgeries in the following table, irrespective of the disease/condition for which the surgery is done, except claims payable due to the occurrence of cancer.

- a. Illnesses: Internal Congenital diseases, non infective arthritis; calculus diseases of gall bladder including cholecystitis and urogenital system e.g. Kidney stone, Urinary Bladder Stone; Pancreatitis, Ulcer and erosion of stomach and duodenum; Gastro Esophageal Reflux Disorder (GERD); All forms of Cirrhosis (Pls note : all forms of cirrhosis due to alcohol will be excluded) ; Perineal Abscesses; Perianal Abscesses; cataract; fissure/fistula in anus, hemorrhoids, pilonidal sinus, gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); osteoarthritis and osteoporosis; polycystic ovarian diseases; Fibroids (fibromyoma) ;sinusitis; Rhinitis; Tonsillitis and skin tumors unless malignant; Benign Hyperplasia of Prostate.
- b. Treatments: adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty) ; dilatation and curettage (D&C);joint replacement;

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myomectomy for fibroids; surgery of genitourinary system unless necessitated by malignancy; surgery on prostate; cholecystectomy; surgery of hernia; surgery of hydrocele/Rectocele; surgery for prolapsed inter vertebral disc ;Joint replacement surgeries, surgery of varicose veins and varicose ulcers; Surgery for Nasal septum deviation , nasal concha resection,

If the Insured person renews with Us or transfers from any other insurer and enhances the coverage, then this exclusion shall apply in relation to the amount by which the coverage has been enhanced.

- iii) 48 months waiting period for all Pre-existing Conditions declared and/or accepted at the time of application. If the Insured person renews with Us or transfers from any other insurer and enhances the coverage, then this exclusion shall apply in relation to the amount by which the coverage has been enhanced.

PI Note:

Coverage under the policy for any past illness/condition or surgery is subject to the same being declared at the time of application by You or the Insured Person or anyone acting on behalf of You or an Insured Person and accepted by Us without any exclusion

B. Reduction in waiting periods

- 1) If the Proposed Insured is presently covered and has been continuously covered without any lapses under:
 - a) any health insurance plan with an Indian non-life insurer as per guidelines on portability,

OR

- b) any other health insurance plan from Us, Then:
 - a. The waiting periods specified in Section 9A i), ii) and iii) of the Policy stand deleted; AND: The waiting periods specified in the Section 9 A i), ii) and iii) shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy ; AND
 - b. If the proposed Sum Insured for a proposed Insured Person is more than the Sum Insured applicable under the previous health insurance policy, then the reduced waiting period shall only apply to the extent of the Sum Insured and any other accrued sum insured under the previous health insurance policy.

- 2) The reduction in the waiting period specified above shall be applied subject to the following:

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- a) We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian insurance company (if applicable)
- b) We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if you have submitted to us all documentation and information.
- c) We will retain the right to underwrite the proposal as per our underwriting guidelines.
- d) We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver

C. General Exclusions

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

- i) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- ii) Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide while sane or insane.
- iii) Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing in a professional or semi-professional nature.
- iv) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- v) Treatment of Obesity and any weight control program,
- vi) Psychiatric, mental disorders (including mental health treatments)and,

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sleep-apnoea, Parkinson and Alzheimer's disease,, general debility or exhaustion ("run-down condition").

- vii) Congenital external diseases, defects or anomalies.
- viii) Stem cell implantation or surgery, or growth hormone therapy. Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
- ix) Save as and to the extent provided for under 2i), pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy in relation to a claim under 1i) for in-patient treatment only.
- x) Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control, contraceptive supplies or services including complications arising due to supplying services.
- xi) Save as and to the extent provided for under 2ii), dental treatment and surgery of any kind, unless requiring Hospitalisation.
- xii) Expenses for donor screening, or, save as and to the extent provided for in 1vi), the treatment of the donor (including surgery to remove organs from a donor in the case of transplant surgery).
- xiii) Treatment and supplies 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).
- xiv) Circumcisions unless necessitated by illness or injury and and forming part of treatment); treatment for correction of eye due to refractive error, aesthetic or change-of-life treatments of any description such as sex transformation operations.
- xv) Plastic surgery or cosmetic surgery or treatments to change appearance unless unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following

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an Accident, cancer or burns.

- xvi) Conditions for which Hospitalisation is NOT required
- xvii) Experimental, investigational or unproven treatment devices and pharmacological regimens.
- xviii) Admission primarily for diagnostic purposes not related to illness for which Hospitalisation has been done.
- xix) Save as and to the extent provided for under 2v), any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
- xx) Save as and to the extent provided for under 1viii), any non-allopathic treatment.
- xxi) Preventive care, vaccination including inoculation and immunisations(except in case of post-bite treatment), any physical, psychiatric or psychological examinations or testing.; enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) 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.
- xxii) Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
- xxiii) Items of personal comfort and convenience including but not limited to television (wherever specifically charged for) , charges for access to telephone and telephone calls (wherever specifically charged for) , foodstuffs(except patient`s diet) , cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and vitamins and tonics unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxiv) Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who is a member of an Insured Person's family, or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- xxv) Save as and to the extent provided in 2 iii), the provision or fitting of

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hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.

- xxvi) Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; treatments or drugs not supported by a prescription.
- xxvii) Artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
- xxviii) Any specific time bound exclusion(s) applied by us and specified in the Schedule and accepted by the Insured, as per our Underwriting guidelines.
- xxix) Any non-medical expenses mentioned in Appendix II of the policy document

Section 10 General Conditions

- a) Condition precedent
The fulfillment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) in so far as they relate to anything to be done or complied with by You or any Insured Person shall be conditions precedent to Our liability. The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- b) Geography
The geographical scope of this policy applies to events within India or worldwide (global) as may be specified in the policy Schedule.
- c) Insured person
Only those persons named as Insured Persons in the Schedule shall be covered under this Policy. Any eligible person may be added during the Policy Period after his application has been accepted by us and additional premium has been received on pro-rata basis. Insurance cover for this person shall only commence once we have issued an endorsement confirming the addition of such person as an Insured Person.

If an Insured Person dies, he will cease to be an Insured Person upon Us receiving all relevant particulars in this regard. We will return a rateable part of the premium received for such person IF AND ONLY IF there are no claims in respect of that Insured Person under the Policy.

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Any Insured Person in the policy has the option to migrate to any health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines.

The person cannot be residing outside India for a period of continuous and consecutive 182 days in a calendar year to avail the global coverage plan.

d) Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured).

For Example: Consider a male aged 35 who is undergoing treatment for hypertension.

Age	Hypertension	Treatment	Systolic	Diastolic	loading
35	Yes	Yes	110-145	70-95	10%
35	Yes	Yes	146-160	70-95	20%
35	Yes	Yes	110-140	96-105	20%
35	Yes	Yes	>160	Any	Reject
35	Yes	Yes	Any	>105	Reject

Please note that this example is for illustrative purposes only, the decisions may vary based on age, co morbidities etc.

We will not apply any additional loading on your policy premium at renewal based on claim experience

We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), 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.



Please note that We will issue Policy only after getting Your consent and additional premium if any. Please visit our nearest branch to refer our underwriting guidelines if required.

e) Discounts

- a. A family discount of 10%, if 2 or more members of a family are covered under the same policy on Individual sum insured basis.
- b. 10% discount in case the Insured Person is paying 2 years premium in advance
- c. 13 % discount in case the Insured Person is paying 3 years premium in advance
- d. Web Sales discount of 2.5% in case the Insured Person is buying the new Policy Online from HDFC ERGO Portal

f) Notification of Claim

	Treatment, Consultation or Procedure:	We must be informed:
1)	If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation:	Immediately and in any event at least 48 hours prior to the Insured Person's admission.
2)	If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an emergency:	Within 24 hours of the Insured Person's admission to Hospital.
3)	For all benefits which are contingent on Our prior acceptance of a claim under Section 1)a):	Within 7 days of the Insured Person's discharge post-Hospitalisation.
4)	If any treatment, consultation or procedure for which a claim may be made is required in an emergency:	Within 7 days of completion of such treatment, consultation or procedure.
5)	In all other cases:	Of any event or occurrence that may give rise to a claim under this Policy at least 7 days prior to any consequent treatment, consultation or procedure and We must pre-authorise such treatment, consultation or procedure.

Please note that emergency means a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention.

If any time period is specifically mentioned under Section 1-5, then this shall supersede the time periods mentioned above.



Cashless Service

	Treatment, Consultation or Procedure:	Treatment, Consultation or Procedure Taken at:	Cashless Service is Available:	We must be given notice that the Insured Person wishes to take advantage of the cashless service accompanied by full particulars:
1	If any planned treatment, consultation or procedure for which a claim may be made:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability direct to the Network Hospital. List of Network Hospitals can be accessed at https://www.hdfcergo.com/locators/cashless-hospitals-network.html	At least 48 hours before the planned treatment or Hospitalisation
2	If any treatment, consultation or procedure for which a claim may be made in an emergency:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	Within 24 hours after the treatment or Hospitalisation

Please note that emergency means a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention.

h) Supporting Documentation & Examination

The Insured Person shall provide Us with any documentation and information We may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of the earlier of our request or the Insured Person's discharge from Hospitalisation or completion of treatment. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the Insured. Such documentation will include but is not limited to the following:

- i) Our claim form, duly completed and signed for on behalf of the Insured Person.
- ii) Original Bills with detailed breakup of charges (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
- iii) Original payment receipts

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- iv) All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- v) Discharge Summary, with Date of admission and discharge, clinical history, past history, procedure details and details of treatment taken
- vi) Invoice/Sticker of transplants
- vii) A precise diagnosis of the treatment for which a claim is made.
- viii) A detailed list of the individual medical services and treatments provided and a unit price for each.
- ix) Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price, and a receipt for payment. Prescriptions must be submitted with the corresponding doctor's invoice.
- i) The Insured Person will have to undergo medical examination by Our authorized Medical Practitioner, as and when We may reasonably require, to obtain an independent opinion for the purpose of processing any claim.
We will bear the cost towards performing such medical examination (at the specified location) of the Insured

- j) Claim Payment
 - i) We shall be under no obligation to make any payment under this Policy unless We have received all premium payments in full in time and all payments have been realised and We have been provided with the documentation and information We have requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy
 - ii) We will only make payment to or at your direction. If an Insured Person submits the requisite claim documents and information along with a declaration in a format acceptable to us of having incurred the expenses, this person will be deemed to be authorized by You to receive the concerned payment. In the event of the death of you or an Insured Person, We will make payment to the Nominee (as named in the Schedule).
 - iii) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could reasonably have minimized the costs incurred, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.
 - iv) We shall make the payment of claim that has been admitted as payable by Us under the Policy terms and conditions within 30 days of submission of all

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necessary documents / information and any other additional information required for the settlement of the claim All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholders Regulation), 2002. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholders Regulation), 2002, we shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

- v) The payment of any claim under the global plan will be based on the rate of exchange as on the date of hospitalization published by Reserve Bank of India (RBI) and shall be used for conversion of foreign currency into Indian rupees for payment of claim. You further understand and agree that where on the date of hospitalization if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion.

k) Fraud

If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by you or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be void and I benefits paid under it shall be forfeited.

l) Contribution

If at the time when any claim is made under this Policy, insured has two or more policies from one or more Insurers to indemnify treatment cost, which also covers any claim (in part or in whole) being made under this Policy, then the Policy holder shall have the right to require a settlement of his claim in terms of any of his policies. The insurer so chosen by the Policy holder shall settle the claim, as long as the claim is within the limits of and according to terms of the chosen policy.

Provided further that, If the amount to be claimed under the Policy chosen by the Policy holder, exceeds the sum insured under a single Policy after considering the deductibles or co-pay (if applicable), the Policy holder shall have the right to choose the insurers from whom he/she wants to claim the balance amount.



Where an Policy holder has policies from more than one insurer to cover the same risk on indemnity basis, the Policy holder shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

m) Alterations to the Policy

This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by anyone (including an insurance agent or broker) except Us, and any change We make will be evidenced by a written endorsement signed and stamped by Us.

n) Change of Policyholder

The Policyholder may be changed only at the time of renewal. The new Policyholder must be a member of the Insured's person immediate family. Such changes would be subject to Our acceptance and payment of premium (if any). The renewed Policy shall be treated as having been renewed without any break in cover.

The Policyholder may be changed in case of his demise.

o) Notices

Any notice, direction or instruction under this Policy shall be in writing and if it is to:

- i) Any Insured Person, then it shall be sent to you at Your address specified in the Schedule and You shall act for all Insured Persons for these purposes.
- ii) Us, it shall be delivered to Our address specified in the Schedule.
- iii) No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing.

p) Dispute Resolution Clause

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

q) Termination



- i) You may terminate this Policy at any time by giving Us written notice. The cancellation shall be from the date of receipt of such written notice. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

1 Year Policy Period		2 Year Policy Period		3 Year Policy Period	
Length in force of time Policy	% of premium refunded	Length of time Policy in force	% of premium refunded	Length of time Policy in force	% of premium refunded
Upto 1 Month	75.00%	Upto 1 Month	87.50%	Upto 1 Month	90.00%
Upto 3 Months	50.00%	Upto 3 Months	75.00%	Upto 3 Months	84.00%
Upto 6 Months	25.00%	Upto 6 Months	62.50%	Upto 6 Months	78.00%
Exceeding 6 Months	Nil	Upto 12 Months	48%	Upto 12 Months	60%
		Upto 15 Months	25.00%	Upto 15 Months	54.00%
		Upto 18 Months	12.00%	Upto 18 Months	30.00%
		Exceeding 18 Months	Nil	Upto 21 Months	20.00%
				Upto 24 Months	18.00%
				Upto 27 Months	15.00%
				Upto 30 Months	10.00%
				Exceeding 30 Months	Nil

- iii) We may terminate this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts by You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person. Such termination of the Policy shall be ab initio from the inception date or the renewal date (as the case may be) upon 30 days' notice and by sending an endorsement in this regard at Your address shown in the Schedule without refund of any premium.

r) Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by

You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free



look provision is not applicable and is not available at the time of renewal of the Policy.

s) Condonation of delay

The Company may condone delay in claim intimation/ document submission on merit, where it is proved that delay in reporting of claim or submission of claim documents, is due to reasons beyond the control of the insured.

Notwithstanding the above, delay in claim intimation or submission of claim documents due to reasons beyond the control of the insured shall not be condoned where such claims would have otherwise been rejected even if reported in time.

t) Renewal

This Policy is renewable for life unless the Insured Person or anyone acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under or in relation to this Policy or the renewal of the Policy poses a moral hazard

We are NOT under any obligation to:

- i) Send renewal notice or reminders.
- ii) Renew it on same terms or premium as the expiring Policy. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance. In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to an indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines.
- iii) We will not apply any additional loading on your policy premium at renewal based on claim experience.



We shall be entitled to call for any information or documentation before agreeing to renew the Policy. Your Policy terms may be altered based on the information received.

All applications for renewal of the Policy must be received by Us before the end of the Policy Period. A grace period of 30 days for renewing the Policy is available under this Policy. Any disease/condition contracted during the Grace Period will not be covered and will be treated as a Pre-existing Condition.

Section. 11 Interpretations & Definitions

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

- Def. 1. Accident or Accidental means a sudden, unforeseen and Involuntary event caused by external, and visible and violent means.
- Def. 2. Age or Aged means completed years as at the Commencement Date.
- Def. 3. Any one Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.
- Def. 4. Alternate Treatments are form of treatments other than treatment “Allopathy” or “modern medicine” and includes ‘Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems in the Indian Context
- Def. 5. Cashless Facility means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved
- Def. 6. Commencement Date means the commencement date of this Policy as specified in the Schedule.
- Def. 7. Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon



- Def. 8. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position
- a) Internal Congenital Anomaly -which is not in the visible and accessible parts of the body
 - b) External Congenital Anomaly- which is in the visible and accessible parts of the body
- Def. 9. Contribution means essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a rateable proportion of Sum Insured.
- Def. 10. Co-Payment is a cost-sharing requirement under a health insurance policy that provides that the policyholder/ Insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured.
- Def. 11. Critical Illness means Cancer, Coronary Artery (Bypass) Surgery, First Heart Attack (Myocardial Infarction), Kidney Failure (end stage renal disease), Major Organ Transplantation, Multiple Sclerosis, Paralysis, Stroke, Aorta Graft Surgery, Primary Pulmonary Arterial Hypertension and Heart Valve Replacement; all as defined below only and each is only effective if shown in the Schedule:
- i) Cancer of specified severity:

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

 - All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non- invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN- 1, CIN -2 and CIN-3.
 - Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
 - Malignant melanoma that has not caused invasion beyond the epidermis;
 - All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
 - All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
 - Chronic lymphocytic leukaemia less than Rai stage 3



- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- All tumors in the presence of HIV infection.

ii) Open Chest CABG:

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded:

- Angioplasty and/or any other intra-arterial procedures

iii) First Heart Attack -of Specified Severity :

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- New characteristic electrocardiogram changes
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- Other acute Coronary Syndromes
- Any type of angina pectoris
- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

iv) Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis must be confirmed by a specialist Medical Practitioner.



v) Major Organ/Bone Marrow Transplant:

One of the following human organs: heart, lung, liver, pancreas, , kidney , that resulted from irreversible end stage failure of the relevant organ or; Human bone marrow using haematopoietic stem cells. The undergoing of a transplant must be confirmed by a specialist Medical Practitioner

The following are excluded:

- Other Stem cell transplants
- Where only islets of langerhans are transplanted.

vi) Multiple Sclerosis with persistent symptoms :

The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:

- Investigation including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple Sclerosis.
- There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of atleast6 months.

Other causes of neurological damage such as SLE and HIV are excluded

vii) Permanent Paralysis of Limbs :

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

viii) Stroke resulting in Permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue ,thrombosis in an intra-cranial vessel, haemorrhage and embolisation from an extracranial source. The Diagnosis has to be confirmed by a specialist Medical and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain.Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded

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- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Vascular diseases affecting only the eye or optic nerve or vestibular functions

ix) Aorta Graft Surgery:

The actual undergoing of surgery of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Realisation of the aortic surgery has to be confirmed by a specialist Medical Practitioner (cardiologist/Cardiac Surgeon).

x) Primary Pulmonary Arterial Hypertension:

- I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
- II. The NYHA Classification of Cardiac Impairment are as follows:
 - i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
 - ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
- iii. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

xi) Open Heart Replacement or Repair of Heart Valves

The actual undergoing of Open heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s).The diagnosis of the valve abnormality must be supported by echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner Catheter based techniques including but not limited to, balloon valvotomy/valvulo plasty are excluded.

Def. 12. Cumulative Bonus means any increase in the Sum Insured granted by the insurer without an associated increase in premium.

Def. 13. Day care Centre means any institution established for day care treatment of illness and / or injuries or a medical set -up within a hospital and which has

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been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under has qualified nursing staff under its employment; has qualified medical practitioner (s) in charge; has a fully equipped operation theatre of its own where surgical procedures are carried out; maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel

Def. 14. Day Care Treatment/ Procedures means those medical treatment, and/or surgical procedure which is

- i) undertaken under General or Local Anaesthesia in a Hospital/day care center in less than 24 hours because of technological advancement, and
- ii) which would have otherwise required a Hospitalisation of more than 24 hours,

Treatment normally taken on an Out-patient basis is not included in the scope of this definition

Def. 15. Domiciliary Treatment/Hospitalisation means medical treatment for an Illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:

- a. The condition of the Patient is such that he/she is not in a condition to be removed to a Hospital or,
- b. The Patient takes treatment at home on account of non-availability of room in a Hospital

Def. 16. Dependents means only the family members listed below:

- a) Your legally married spouse as long as she continues to be married to You;
- b) Your children Aged between 91 days and 21 years if they are unmarried, still financially dependent on You and have not established their own independent households;
- c) Your natural parents or parents that have legally adopted You, provided that:
 - Parents shall not include Your spouse's parents.
 - Dependent parents will be covered in a separate policy than You, either on an individual or family floater basis

Def. 17. Dental Treatment is a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants

Def. 18. Disclosure of information norm means the policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.



- Def. 19. Emergency Care means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
- Def. 20. Family Floater means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents Our maximum liability for any and all claims made by You and/or all of Your Dependents during the Policy Period. Dependent parents will be covered in a separate policy than You, either on an individual or family floater basis
- Def. 21. Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre –existing diseases. Coverage is not available for the period for which no premium is received.
- Def. 22. Hospital means any institution established for In-patient Care and Day Care Treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under: has at least 10 in- patient beds, in those towns having a population of less than 10,00,000 and 15 in-patient beds in all other places, has qualified nursing staff under its employment round the clock, has qualified Medical Practitioner(s) in charge round the clock, has a fully equipped operation theatre of its own where surgical procedures are carried out, maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- Def. 23. Hospitalisation or Hospitalised means the Insured Person's admission into a Hospital for a
minimum of 24 In-Patient care consecutive hours except for specified procedures/treatment, where such admission could be for a period of less than 24 consecutive hours.
- Def. 24. Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical Treatment
- a) Acute Condition means a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.



- b) Chronic Condition means a disease, illness, or injury that has one or more of the following characteristics: - it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests—it needs ongoing or long-term control or relief of symptoms—it requires your rehabilitation or for you to be specially trained to cope with it—it continues indefinitely—it comes back or is likely to come back
- Def. 25. Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- Def. 26. In-patient Care means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- Def. 27. In-patient Treatment means treatment arising from Accident or Illness where Insured Person has to stay in a Hospital for more than 24 hours and includes Hospital room rent or boarding expenses, nursing, Intensive Care Unit charges, Medical Practitioner's charges, anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs, consumables, diagnostic procedures.
- Def. 28. Insured Person means You and the persons named in the Schedule.
- Def. 29. Intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- Def. 30. Maternity Expenses shall include
- a. Medical treatment expenses traceable to childbirth(including complicated deliveries and caesarean section incurred during Hospitalisation).
 - b. Expenses towards lawful medical termination of pregnancy during the policy period.
- Def. 31. Medical Advise means any consultation or advise from a Medical Practitioner including the issue of any prescription or repeat prescription.
- Def. 32. Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have

charged for the same medical treatment.

- a) Pre- Hospitalisation Medical Expenses means the Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
- b) Post- Hospitalisation Medical Expenses means the Medical Expenses incurred immediately after the Insured Person is discharged from the hospital, provided that:
- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and
 - ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

Def. 33. Medically Necessary means any treatment, test, medication, or stay in Hospital or part of stay in Hospital which

- Is required for the medical management of the Illness or injury suffered by the Insured Person;
- Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.
- Must have been prescribed by a Medical Practitioner.
- Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Def. 34. Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. Medical Practitioner who is sharing the same residence with the Insured person's and is a member of Insured Person's family are not considered as Medical Practitioner under the scope of this Policy.

Def. 35. Newborn Baby means baby born during the Policy Period and is Aged between 1 day and 90 days, both days inclusive.

Def. 36. Network Provider means Hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an

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insured on payment by a cashless facility.

- Def. 37. Non Network means any Hospital, day care center or other provider that is not part of the Network
- Def. 38. Notification of Claim means the process of notifying a claim to the insurer or TPA by specifying the timeliness as well as the address / telephone number to which it should be notified.
- Def. 39. OPD Treatment. is one in which the Insured visits a clinic/ hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The Insured is not admitted as a daycare or inpatient.
- Def. 40. Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time bound exclusions if he/she chooses to switch from one insurer to another.
- Def. 41. Pre Existing Disease means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer
- Def. 42. Policy means Your statements in the proposal form (which are the basis of this Policy), this policy wording (including endorsements, if any), Appendix 1 and the Schedule (as the same may be amended from time to time).
- Def. 43. Policy Period means the period between the Commencement Date and the Expiry Date specified in the Schedule
- Def. 44. Policy Year means a year following the Commencement Date and its subsequent annual anniversary.
- Def. 45. Qualified Nurse is a person who holds a valid registration from the nursing council of India or the nursing council of any state in India
- Def. 46. Reasonable and Customary Charges means the charges for services or supplies, which are the standard charges for a specific provider and consistent with the prevailing charges in the geographical area for identical or similar services ,taking into account the nature of illness/ injury involved.
- Def. 47. Room Rent means the amount charged by a hospital for the occupying of a bed on per day (24 hours) basis and shall include associated medical expenses.
- Def. 48. Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal



continuous for the purpose of all waiting periods

- Def. 49. Subrogation means the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
- Def. 50. Sum Insured means the sum shown in the Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the Policy Period, and in relation to a Family Floater represents Our maximum liability for any and all claims made by You and all of Your Dependents during the Policy Period
- Def. 51. Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a Hospital or day care centre by a Medical Practitioner
- Def. 52. Unproven/Experimental Treatment is a treatment including drug experimental therapy, which is based on established medical practice in India, is a treatment experimental or unproven.
- Def. 53. We/Our/Us means the HDFC ERGO General Insurance Company Limited
- Def. 54. You/Your/Policyholder means the person named in the Schedule who has concluded this Policy with Us.
- Def. 55. Deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies, which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.
- Def. 56. USD: The United States dollar (sign: \$; code: USD; also abbreviated US\$), also referred to as the American dollar, is the official currency of the United States of America.



Section. 12 Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents,

You can Contact us on
HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1
5th Floor, C - 25, Sector 62 Noida - 201301

Toll Free :1800 2001 999
Phone (UAN) :1860 2000 700 (Local charges applicable) Fax (UAN) : 1860 2000 600
(Local charges applicable) Email :healthclaims@hdfcergo.com

Section 13 Grievance Redressal Procedure

If You have a grievance that You wish Us to redress, You may contact Us with the details of Your grievance through:

- Our website : www.hdfcergo.com
- Email : grievance@hdfcergo.com
- Telephone : 022 – 66383600 / 1800-226-226 / 1800-2700-700
- Fax : 022 - 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the grievance cell at any of Our branches with the details of Your grievance during Our working hours from Monday to Friday.

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may contact Our Head of Customer Service at

The Grievance Cell, HDFC ERGO General Insurance Company Ltd
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West).
MUMBAI – 400078

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

The Compliance Officer, Registered & Corporate Office:
HDFC House, 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate,
Mumbai - 400020

If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices are mentioned below.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office (Union Territory, District)	Date Of Taking Charge
AHMEDABAD - Shri. / Smt. Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 – 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	
BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in	Karnataka.	14-08-2014
BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 – 2769203 Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh Chattisgarh.	27-05-2013
BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 – 2596461 / 2596455 Fax: 0674 – 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa.	22-07-2014
CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 – 2708274 Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	21-09-2012
CHENNAI - Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 – 24333664 Email: bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	09-05-2013
DELHI - Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 – 23230858 Email: bimalokpal.delhi@gbic.co.in	Delhi.	15-07-2014

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GUWAHATI - Sh. / Smt. Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 – 2732937 Email: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi- Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 – 23376599 Email: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	15-05-2013
JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: bimalokpal.jaipur@gbic.co.in	Rajasthan.	10-10-2014
ERNAKULAM - Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 – 2359336 Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	14-07-2014
KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 – 22124341 Email: bimalokpal.kolkata@gbic.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	30-07-2014
LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 – 2231310 Email: bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	04-08-2014

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<p>MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 – 26106052 Email: bimalokpal.mumbai@gbic.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	<p>16-05-2013</p>
<p>NOIDA - Shri. Ajesh Kumar Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@gbic.co.in</p>	<p>Bihar, Jharkhand.</p>	
<p>PUNE - Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s 195 to 198, N.C.Kelkar Road, Narayan Peth, Pune – 411030, Tel: 020-32341320 Email: bimalokpal.pune@gbic.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	<p>10-09-2014</p>

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Appendix I: Day Care Procedure

Day Care Procedures will include following Day Care Surgeries & Day Care Treatments

Microsurgical operations on the middle ear

1. Stapedotomy
2. Stapedectomy
3. Revision of a stapedectomy
4. Other operations on the auditory ossicles
5. Myringoplasty (Type -I Tympanoplasty)
6. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
7. Revision of a tympanoplasty
8. Other microsurgical operations on the middle ear

Other operations on the middle & internal ear

9. Myringotomy
10. Removal of a tympanic drain
11. Incision of the mastoid process and middle ear
12. Mastoidectomy
13. Reconstruction of the middle ear
14. Other excisions of the middle and inner ear
15. Fenestration of the inner ear
16. Revision of a fenestration of the inner ear
17. Incision (opening) and destruction (elimination) of the inner ear
18. Other operations on the middle and inner ear

Operations on the nose & the nasal sinuses

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinate's (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration

Operations on the eyes

23. Incision of tear glands
24. Other operations on the tear ducts
25. Incision of diseased eyelids
26. Excision and destruction of diseased tissue of the eyelid
27. Operations on the canthus and epicanthus

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28. Corrective surgery for entropion and ectropion
29. Corrective surgery for blepharoptosis
30. Removal of a foreign body from the conjunctiva
31. Removal of a foreign body from the cornea
32. Incision of the cornea
33. Operations for pterygium
34. Other operations on the cornea
35. Removal of a foreign body from the lens of the eye
36. Removal of a foreign body from the posterior chamber of the eye
37. Removal of a foreign body from the orbit and eyeball
38. Operation of cataract
39. Retinal Detachment

Operations on the skin & subcutaneous tissues

40. Incision of a pilonidal sinus
41. Other incisions of the skin and subcutaneous tissues
42. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
43. Local excision of diseased tissue of the skin and subcutaneous tissues
44. Other excisions of the skin and subcutaneous tissues
45. Simple restoration of surface continuity of the skin and subcutaneous tissues
46. Free skin transplantation, donor site
47. Free skin transplantation, recipient site
48. Revision of skin plasty
49. Other restoration and reconstruction of the skin and subcutaneous tissues
50. Chemosurgery to the skin
51. Destruction of diseased tissue in the skin and subcutaneous tissues

Operations on the tongue

52. Incision, excision and destruction of diseased tissue of the tongue
53. Partial glossectomy
54. Glossectomy
55. Reconstruction of the tongue
56. Other operations on the tongue

Operations on the salivary glands & salivary ducts

- 57. Incision and lancing of a salivary gland and a salivary duct
- 58. Excision of diseased tissue of a salivary gland and a salivary duct
- 59. Resection of a salivary gland
- 60. Reconstruction of a salivary gland and a salivary duct
- 61. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

- 62. External incision and drainage in the region of the mouth, jaw and face
- 63. Incision of the hard and soft palate
- 64. Excision and destruction of diseased hard and soft palate
- 65. Incision, excision and destruction in the mouth
- 66. Plastic surgery to the floor of the mouth
- 67. Palatoplasty
- 68. Other operations in the mouth under general/spinal anesthesia

Operations on the tonsils & adenoids

- 69. Transoral incision and drainage of a pharyngeal abscess
- 70. Tonsillectomy without adenoidectomy
- 71. Tonsillectomy with adenoidectomy
- 72. Excision and destruction of a lingual tonsil
- 73. Other operations on the tonsils and adenoids under general/spinal anesthesia

Trauma surgery and orthopedics

- 74. Incision on bone, septic and aseptic
- 75. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
- 76. Suture and other operations on tendons and tendon sheath
- 77. Reduction of dislocation under GA
- 78. Arthroscopic knee aspiration

Operations on the breast

- 79. Incision of the breast
- 80. Operations on the nipple

Operations on the digestive tract

- 81. Incision and excision of tissue in the perianal region
- 82. Surgical treatment of anal fistulas

- 83. Surgical treatment of hemorrhoids
- 84. Division of the anal sphincter (sphincterotomy)
- 85. Other operations on the anus
- 86. Ultrasound guided aspirations
- 87. Sclerotherapy

Operations on the female sexual organs

- 88. Incision of the ovary
- 89. Insufflation of the Fallopian tubes
- 90. Other operations on the Fallopian tube
- 91. Dilatation of the cervical canal
- 92. Conisation of the uterine cervix
- 93. Other operations on the uterine cervix
- 94. Incision of the uterus (hysterotomy)
- 95. Therapeutic curettage
- 96. Culdotomy
- 97. Incision of the vagina
- 98. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
- 99. Incision of the vulva
- 100. Operations on Bartholin's glands (cyst)

Operations on the prostate & seminal vesicles

- 101. Incision of the prostate
- 102. Transurethral excision and destruction of prostate tissue
- 103. Transurethral and percutaneous destruction of prostate tissue
- 104. Open surgical excision and destruction of prostate tissue
- 105. Radical prostatovesiculectomy
- 106. Other excision and destruction of prostate tissue
- 107. Operations on the seminal vesicles
- 108. Incision and excision of periprostatic tissue
- 109. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

- 110. Incision of the scrotum and tunica vaginalis testis
- 111. Operation on a testicular hydrocele
- 112. Excision and destruction of diseased scrotal tissue

- 113. Plastic reconstruction of the scrotum and tunica vaginalis testis
- 114. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

- 115. Incision of the testes
- 116. Excision and destruction of diseased tissue of the testes
- 117. Unilateral orchidectomy
- 118. Bilateral orchidectomy
- 119. Orchidopexy
- 120. Abdominal exploration in cryptorchidism
- 121. Surgical repositioning of an abdominal testis
- 122. Reconstruction of the testis
- 123. Implantation, exchange and removal of a testicular prosthesis
- 124. Other operations on the testis

Operations on the spermatic cord, epididymis und ductus deferens

- 125. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- 126. Excision in the area of the epididymis
- 127. Epididymectomy
- 128. Reconstruction of the spermatic cord
- 129. Reconstruction of the ductus deferens and epididymis
- 130. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

- 131. Operations on the foreskin
- 132. Local excision and destruction of diseased tissue of the penis
- 133. Amputation of the penis
- 134. Plastic reconstruction of the penis
- 135. Other operations on the penis

Operations on the urinary system

- 136. Cystoscopical removal of stones



Other Operations

- 137. Lithotripsy
- 138. Coronary angiography
- 139. Haemodialysis
- 140. Radiotherapy for Cancer
- 141. Cancer Chemotherapy
- 142. Renal Biopsy
- 143. Bone Marrow Biopsy
- 144. Liver Biopsy

APPENDIX-II

S NO.	List of excluded expenses ("Non-Medical") under Indemnity Policy -	Expenses
	TOILETRIES/COSMETICS/PERSONALCOMFORT OR CONVENIENCE ITEMS	
1	HAIR REMOVAL CREAM CHARGES	Not Payable
2	BABYCHARGES(UNLESSSPECIFIED/INDICATED)	Not Payable
3	BABYFOOD	Not Payable
4	BABYUTILITESCHARGES	Not Payable
5	BABYSET	Not Payable
6	BABYBOTTLES	Not Payable
7	BRUSH	Not Payable
8	COSYTOWEL	Not Payable
9	HANDWASH	Not Payable
10	MOISTURISERPASTEBRUSH	Not Payable
11	POWDER	Not Payable
12	RAZOR	Not Payable
13	SHOECOVER	Not Payable
14	BEAUTYSERVICES	Not Payable
15	BELTS/BRACES	Essential and should be paid atleast specifically For cases who have Under gone surgery of thoracicorlumbar spine
16	BUDS	Not Payable
17	BARBERCHARGES	Not Payable
18	CAPS	Not Payable
19	COLDPACK/HOTPACK	Not Payable
20	CARRYBAGS	Not Payable
21	CRADLECHARGES	Not Payable
22	COMB	Not Payable
23	DISPOSABLESRAZORSCHARGES(for site preparations)	Not Payable
24	EAU-DE-COLOGNE/ROOMFRESHNERS	Not Payable
25	EYEPAD	Not Payable
26	EYESHEILD	Not Payable

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27	EMAIL/ INTERNETCHARGES	Not Payable
28	FOODCHARGES(OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	Not Payable
29	FOOTCOVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Essential in bariatric and varicoseve in surgery and may be considered for atleast these conditions where surgery itself is payable.
32	LAUNDRYCHARGES	Not Payable
33	MINERALWATER	Not Payable
34	OILCHARGES	Not Payable
35	SANITARYPAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONECHARGES	Not Payable
38	TISSUEPAPER	Not Payable
39	TOOTHPASTE	Not Payable
40	TOOTHBRUSH	Not Payable
41	GUESTSERVICES	Not Payable
42	BEDPAN	Not Payable
43	BEDUNDERPADCHARGES	Not Payable
44	CAMERACOVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPEBANDAGE	Not Payable/ Payable by the patient
47	CURAPORE	Not Payable
48	DIAPEROFANYTYPE	Not Payable
49	DVD,CDCHARGES	Not Payable(However if CD is specifically sought by Insurer/TPA then payable)
50	EYELETCOLLAR	Not Payable
51	FACEMASK	Not Payable
52	FLEXIMASK	Not Payable
53	GAUSESOFIT	Not Payable
54	GAUZE	Not Payable
55	HANDHOLDER	Not Payable
56	HANSAPLAST/ADHESIVEBANDAGES	Not Payable
57	LACTOGEN/INFANTFOOD	Not Payable

58	SLINGS	Reasonable costs for one sling in case of upper arm fractures may be considered
ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES		
59	WEIGHTCONTROLPROGRAMS/SUPPLIES/SERVICES	Exclusion in policy unless otherwise specified
60	COST OF SPECTACLES /CONTACT LENSES /HEARING AIDS ETC.,	Exclusion in policy unless otherwise specified
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Exclusion in policy unless otherwise specified
62	HORMONEREPLACEMENTTHERAPY	Exclusion in policy unless otherwise specified
63	HOMEVISITCHARGES	Exclusion in policy unless otherwise specified
64	INFERTILITY/SUB FERTILITY/ASSISTED CONCEPTION PROCEDURE	Exclusion in policy unless otherwise specified
65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT	Exclusion in policy unless otherwise specified
66	PSYCHIATRIC&PSYCHOSOMATICDISORDERS	Exclusion in policy unless otherwise specified
67	CORRECTIVESURGERYFORREFRACTIVEERROR	Exclusion in policy unless otherwise specified
68	TREATMENTOFSEXUALLYTRANSMITTEDDISEASES	Exclusion in policy unless otherwise specified
69	DONORSCREENINGCHARGES	Exclusion in policy unless otherwise specified
70	ADMISSION/REGISTRATIONCHARGES	Exclusion in policy unless otherwise specified
71	HOSPITALISATION FOR EVALUATION /DIAGNOSTIC PURPOSE	Exclusion in policy unless otherwise specified

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72	EXPENSES FOR INVESTIGATION /TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable-Exclusion in policy unless otherwise specified policy unless otherwise specified
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETROVIRUS+ OR SUFFERING FROM/ HIV / AIDS ETC IS DETECTED/DIRECTLY OR INDIRECTLY	Not payable as per HIV/AIDS exclusion
74	STEM CELL IMPLANTATION / SURGERY	Not Payable except Bone Marrow Transplantation where covered by policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CON		
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges,not payable separately
76	ARTHRO SCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
77	MICROSCOPECOVER	Payable under OT Charges,not separately
78	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges,not separately
79	SURGICAL DRILL	Payable under OT Charges,not separately
80	EYE KIT	Payable under OT Charges,not separately
81	EYEDRAPE	Payable under OT Charges,not separately
82	X-RAYFILM	Payable under Radiology Charges,not as consumable
83	SPUTUMCUP	Payable under Investigation Charges,not as consumable
84	BOYLESAPPARATUSCHARGES	Part of OT Charges,not separately
85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
86	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable-Part of Dressing Charges
87	BANDAIDS,BANDAGES,STERLILE INJECTIONS,NEEDLES, SYRINGES	Not Payable-Part of Dressing Charges

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88	COTTON	Not Payable-Part of Dressing Charges
89	COTTONBANDAGE	Not Payable-Part of Dressing Charges
90	MICROPORE/SURGICALTAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
91	BLADE	Not Payable
92	APRON	Not Payable-Part of Hospital Services/ Disposable linen to be part of OT /ICU charges
93	TORNIQUET	Not Payable(service is charged by hospitals, consumables can not be separately charged)
94	ORTHOBUNDLE,GYNAECBUNDLE	Part of Dressing Charges
95	URINECONTAINER	Not Payable
ELEMENTS OF ROOM CHARGE		
96	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sublimits
97	HVAC	Part of room charge not payable separately
98	HOUSE KEEPING CHARGES	Part of room charge not payable separately
99	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
100	TELEVISION & AIRCONDITIONER CHARGES	Payable under room charges not if separately levied
101	SURCHARGES	Part of Room Charge, Not payable separately
102	ATTENDANT CHARGES	Not Payable-Part of Room Charges
103	IMIV INJECTION CHARGES	Part of nursing charges, not payable
104	CLEANSHEET	Part of Laundry/Housekeeping not payable separately

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105	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
106	BLANKET / WARMER BLANKET ADMINISTRATIVE OR NON- MEDICAL CHARGES	Not Payable-part of room charges
107	ADMISSION KIT	Not Payable
108	BIRTH CERTIFICATE	Not Payable
109	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
110	CERTIFICATE CHARGES	Not Payable
111	COURIER CHARGES	Not Payable
112	CONVENYANCE CHARGES	Not Payable
113	DIABETIC CHART CHARGES	Not Payable
114	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable
116	DAILY CHART CHARGES	Not Payable
117	ENTRANCE PASS/ VISITORS PASS CHARGES	Not Payable
118	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES/ MISC.CHARGES (NOT EXPLAINED)	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTAINANCE CHARGES	Not Payable
123	MEDICAL RECORDS	Not Payable
124	PREPARATION CHARGES	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable
126	PATIENT IDENTIFICATION BAND/NAME TAG	Not Payable
127	WASHING CHARGES	Not Payable
128	MEDICINE BOX	Not Payable
129	MORTUARY CHARGES	Payable upto 24hrs, shifting charges not payable
130	MEDICOLEGAL CASE CHARGES (MLC CHARGES)	Not Payable
EXTERNAL DURABLE DEVICES		
131	WALKING AIDSCHARGES	Not Payable

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132	BIPAPMACHINE	Not Payable
133	COMMODE	Not Payable
134	CPAP/CAPD EQUIPMENTS	Device not payable
135	INFUSION PUMP-COST	Device not payable
136	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
137	PULSE OXYMETER CHARGES	Device not payable
138	SPACER	Not Payable
139	SPIROMETRE	Device not payable
140	SPO2PROBE	Not Payable
141	NEBULIZERKIT	Not Payable
142	STEAMINHALER	Not Payable
143	ARMSLING	Not Payable
144	THERMOMETER	Not Payable(paid by the patient)
145	CERVICALCOLLAR	Not Payable
146	SPLINT	Not Payable
147	DIABETIC FOOTWEAR	Not Payable
148	KNEE BRACES (LONG/SHORT/HINGED)	Not Payable
149	KNEE IMMOBILIZER / SHOULDER IMMOBILIZER	Not Payable
150	LUMBOSACRAL BELT	Essential and should be paid atleast specifically For cases who have Under gone surgery of lumbar spine.
151	NIMBUSBED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3days in ICU, all patients with paraplegia/quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
152	AMBULANCECOLLAR	Not Payable
153	AMBULANCEEQUIPMENT	Not Payable
154	MICROSHEILD	Not Payable
155	ABDOMINALBINDER	Essential and should be paid atleast in post surgery patients of major abdominal surgery including TAH,LSCS, incision alherniare pair,exploratory laparotomy for intestinal

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		obstruction, liver transplant etc.
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION		
156	BETADINE\ HYDROGEN PEROXIDE\SPIRIT\DETTOL \SAVLON\DIS INFECTANS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
157	PRIVATENURSESCARGES-SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable
158	NUTRITION PLANNING CHARGES-DIETICIAN CHARGES- DIET CHARGES	Patient Diet provided by hospital is payable
159	SUGAR FREE TABLET	Payable-Sugar free variants of admissible medicines are not excluded
160	CREAMS POWDER SOLUTIONS (Toiletries are not payable, only Prescribed medical pharmaceuticals payable)	Payable when prescribed
161	DIGENE GEL/ANTACID GEL	Payable when prescribed
162	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
163	GLOVES	Sterilized Gloves payable/ unsterilized gloves not payable
164	HIV KIT	Payable-payable Pre-operative screening
165	LISTERINE / ANTISEPTIC MOUTH WASH	Payable when prescribed
166	LOZENGES	Payable when prescribed
167	MOUTHPAINT	Payable when prescribed
168	NEBULISATION KIT	If used during hospitalization is payable reasonably
169	NOVARAPID	Payable when prescribed

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170	VOLINI GEL/ANALGESIC GEL	Payable when prescribed
171	ZYTEEGEL	Payable when prescribed
172	VACCINATION CHARGES PART OF HOSPITAL' SOWN COSTS AND NOT PAYABLE	Routine Vaccination not Payable/Post Bite Vaccination Payable
173	AHD	Not Payable-Part of Hospital's internal Cost
174	ALCOHOL SWABES	Not Payable-Part of Hospital's internal Cost
175	SCRUB SOLUTION/STERILLIUM	Not Payable-Part of Hospital's internal Cost
OTHERS		
176	VACCINE CHARGES FOR BABY	Not Payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable
178	TPA CHARGES	Not Payable
179	VISCO BELT CHARGES	Not Payable
180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHO KIT, RECOVERY KIT, ETC]	Not Payable
181	EXAMINATION GLOVES	Not Payable
182	KIDNEY TRAY	Not Payable
183	MASK	Not Payable
184	OUNCE GLASS	Not Payable
185	OUT STATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations where covered by policy
186	OXYGEN MASK	Not Payable
187	PAPER GLOVES	Not Payable
188	PELVIC TRACTION BELT	Should be payable incase of PIVD requiring tractions this is generally not re used
189	REFERAL DOCTOR'S FEES	Not Payable
190	ACCUCHECK(Glucometry/Strips)	Not payable pre hospitalisation or post hospitalisation/Reports and Charts required/Device not payable
191	PANCAN	Not Payable
192	SOFNET	Not Payable
193	TROLLYCOVER	Not Payable
194	UROMETER, URINEJUG	Not Payable



195	AMBULANCE	Payable-Ambulance from home to hospital or inter hospital shifts is payable/RTA as specific requirement is payable
196	TEGADERM/ VASOFIX SAFETY	Payable-maximum of 3 in 48hrs and then 1 in 24hrs
197	URINE BAG	Payable where medically necessary till a reasonable cost-maximum 1per 24hrs
198	SOFTOVAC	Not Payable
199	STOCKINGS	Essential for case like CABG etc. where it should be paid.