

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

*Please Note: Benefits opted and mentioned in the policy schedule/certificate of insurance will only be applicable.*

S. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Arogya Sanjeevani Policy, HDFC ERGO (Group)	NA
2	Policy number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product / Policy	Both Indemnity and Benefit	NA
4	Sum Insured	<ul style="list-style-type: none"> <li>Individual Sum Insured - Where each member has a separate sum insured under the policy)</li> <li>Floater Sum Insured - Where all members under the policy have a single sum insured limit which may be utilized by any or all members</li> </ul> <p><u>Note:</u> For complete details of Sum Insured applicability, please refer to your Policy Schedule / Certificate of Insurance</p>	NA
5	Policy Coverage (What the policy covers?)	<p><b>Base Covers:</b> Coverages in force for the Insured Persons shall be as opted and as specified in Policy Schedule / Certificate of Insurance</p> <p>Expenses in respect of:</p>	Section B.A.
		<p>1. Admission in Hospital for minimum 24 hours</p> <p>a. Room Rent, Boarding, Nursing Expenses: up to 2% of the sum insured subject to maximum of Rs.5000/- per day</p>	Section B.A.4.1

		b. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges: up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day	
		2. Cataract Treatment: Expenses incurred on treatment of cataract Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.	Section B.A.4.3
		3. Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury	Section B.A.4.1
		4. All Day Care procedures requiring less than 24 hours of hospitalization	Section B.A.4.1
		5. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	Section B.A.4.1
		6. AYUSH Coverage - Expenses incurred on inpatient care AYUSH Treatment upto Sum Insured.	Section B.A.4.2
		7. Pre-hospitalization: 30 days	Section B.A.4.4
		8. Post hospitalization: 60 days	Section B.A.4.5
		9. Modern treatment methods and Advancements in technology: Up to 50% of si	Section B.A.4.6
		10. Cumulative Bonus (CB): 5% upto 50%	Section B.B.
6	Exclusions (what the policy does not cover)	List of Exclusions	Section C
		<b>Standard Exclusions</b> (applicable to all benefits under the policy)	Section C.2.
		<b>1. Investigation &amp; Evaluation: Code Excl04</b> i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.	

	Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.	
	<p><b>2. Rest Cure, rehabilitation and respite care: Code – Excl05:</b> Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:</p> <ul style="list-style-type: none"> <li>i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.</li> <li>ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.</li> </ul>	
	<p><b>3. Obesity/Weight control: Code – Excl06:</b> Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:</p> <ul style="list-style-type: none"> <li>i. Surgery to be conducted is upon the advice of the Doctor</li> <li>ii. The surgery/Procedure conducted should be supported by clinical protocols</li> <li>iii. The member has to be 18 years of age or older and</li> <li>iv. Body Mass Index (BMI) <ul style="list-style-type: none"> <li>A. greater than or equal to 40 or</li> <li>B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: <ul style="list-style-type: none"> <li>1) Obesity-related cardiomyopathy</li> <li>2) Coronary heart disease</li> <li>3) Severe sleep apnea</li> <li>4) Uncontrolled type2 diabetes</li> </ul> </li> </ul> </li> </ul>	
	<p><b>4. Change-of-Gender treatments: Code – Excl07:</b> Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex</p>	
	<p><b>5. Cosmetic or plastic Surgery: Code – Excl08:</b></p>	

		<p>Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident,</p> <p>Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner</p>	
		<p><b>6. Hazardous or Adventure Sports: Code – Excl09: Expenses</b> related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p>	
		<p><b>7. Breach of Law: Code – Excl10:</b> Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p>	
		<p><b>8. Excluded Providers: Code – Excl11:</b> Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the Policyholders are not admissible. However, in case of Life Threatening Situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.</p>	
		<p><b>9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12.</b></p>	
		<p><b>10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13.</b></p>	
		<p><b>11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure. Code – Excl14.</b></p>	

		<p><b>12. Refractive Error: Code – Excl15:</b> Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.</p>	
		<p><b>13. Unproven Treatments: Code – Excl16:</b> Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p>	
		<p><b>14. Sterility and Infertility: Code – Excl17:</b> Expenses related to sterility and infertility. This includes:</p> <ul style="list-style-type: none"> <li>i. Any type of contraception, sterilization</li> <li>ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</li> <li>iii. Gestational Surrogacy</li> <li>iv. Reversal of sterilization</li> </ul>	
		<p><b>15. Maternity: Code – Excl18</b></p> <ul style="list-style-type: none"> <li>i. Medical treatment expenses traceable to childbirth(including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;</li> <li>ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.</li> </ul>	
		<p><b>Specific Exclusions (applicable to all benefits under the policy)</b></p>	Section C.3.
		<p><b>1.</b> War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds</p>	
		<p><b>2.</b> Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:</p> <ul style="list-style-type: none"> <li>a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.</li> </ul>	

		<p>b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.</p> <p>c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.</p>	
		3. Any expenses incurred on Domiciliary Hospitalization and OPD treatment	
		4. Treatment taken outside the geographical limits of India	
		5. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes	
7	<p>Waiting Periods</p> <ul style="list-style-type: none"> <li>Time period during which specified disease / treatments are not covered</li> <li>It is counted from the beginning of the policy coverage</li> </ul>	Waiting Periods applicable to specific benefits	Section C.1.
		<ul style="list-style-type: none"> <li>Initial waiting Period: 30 days for all illnesses (not applicable in case of continuous renewal or accidents)</li> </ul>	Section C.1.ii.
		<ul style="list-style-type: none"> <li>Specific Waiting periods: 24/48 months for listed diseases/ procedure</li> </ul>	Section C.1.iii.
		<ul style="list-style-type: none"> <li>Pre-existing diseases: Covered after 36 months</li> </ul>	Section C.1.i.
8	Financial Limits of coverage	Financial limits specific to covers	NA
	Sub-limits	a. Room Rent: Upto 2% of the sum insured subject to maximum of Rs.5000/- per day	Section B.A.4.1
		b. Intensive Care Unit (ICU): Upto 5% of the sum insured subject to maximum of Rs.10,000/- per day	Section B.A.4.1.

	(It is a predefined limit and the insurance company will not pay any amount in excess of this limit	c. Cataract: Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year	Section B.A.4.3
		d. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization	Section B.A.4.1
		e. Modern treatment methods and Advancements in technology: Up to 50% of SI	Section B.A.4.6
	Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	<ul style="list-style-type: none"> <li>Mandatory Co-payment: 5% on all claims</li> </ul>	Section E.4
	Deductible It is a specified amount: <ul style="list-style-type: none"> <li>up to which an insurance company will not pay any claim, and</li> <li>which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul>	Not Applicable	
	Sum Insured Limits	Sum Insured options available under the product range from a Minimum of INR 1 lakh subject to a max of INR 10 Lakhs in the multiples of Rs 50,000/-	NA
9	Claims / Claims procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.	Section E
		Turn Around Time (TAT) for claims settlement:	

		<p><u>For Cashless Process :</u></p> <p>i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request.</p> <p>ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.</p>		
		<p><u>For Reimbursement Process :</u></p> <p>i. TAT for Claim settlement – 30 days from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us)</p>		
		<p>Provide the details /web link for following:</p>		NA
		<p>Network Hospital details : <a href="https://www.hdfcergo.com/locators/cashless-hospitals-networks">https://www.hdfcergo.com/locators/cashless-hospitals-networks</a></p>		NA
		<p>Helpline number : <a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a></p> <p>Call - : 022 6234 6234 / 0120 6234 6234</p>		Section D.I.15
		<p>Hospitals which are excluded or from where no claims will be accepted by insurer <a href="http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf">http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</a></p>		NA
		<p>Downloading/getting claim form <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a></p>		NA
10	Policy Servicing	<p>Call center number : 022 6234 6234 / 0120 6234 6234 Or visit help section on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></p> <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	Section D.I.15	



11	Grievances / Complaints	In case of any grievance the insured person may contact the Company through: <ul style="list-style-type: none"> <li>- Website: <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> <li>- Contact us: 022 6234 6234 / 0120 6234 6234</li> <li>- E-mail: <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></li> <li>- Contact Details for Senior Citizen: 022 – 6242 – 6226</li> <li>- E-mail specific for Senior citizens : <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a></li> </ul>	Section D.I.15
		Insured Person may contact the Grievance officer at <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>  For updated details of grievance officer, kindly refer the link: <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a>  Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> .	Section D.I.15
12	Things to remember	<b>Free Look cancellation:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.  Process for free look cancellation: <ol style="list-style-type: none"> <li>1. The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.</li> <li>2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.</li> </ol>	Section D.I.13.
		<b>Policy renewal:</b> Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.	Section D.I.10.
		<b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.	NA
		<b>Process for migration:</b> The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for Migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.	Section D.I.8

		<p><b>Process for portability:</b> The Insured Person will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to Portability.</p>	Section D.I.9
		<p><b>Change in Sum Insured:</b> Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p>	Section D.II.9.
		<p><b>Moratorium Period:</b> After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.</p> <p>After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.</p>	Section D.I.3
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	NA

**Note:**

1. Web-link of the product documents: << <https://www.hdfcergo.com/download> >>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.



**Declaration by the Policy Holder**

I have read the above and confirm having noted the details.

Place:

Date: \_\_\_\_\_ (Signature of the Policyholder)