

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	Card Sure Package Insurance	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"> Individual Sum Insured - Where each member has a separate sum insured under the policy Floater Sum Insured - Where all members under the policy have a single sum insured limit which may be utilized by any or all members <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>Base Covers: 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>	
		<p>1. Card Liability Cover: Pays the Insured a sum not exceeding the Sum Insured Limit of Liability, in respect of the debits or transactions established against the insured resulting only from the unauthorized use of any lost or stolen Card</p>	Section 1 of SCOPE OF COVER

		<p>2. Personal Accident Cover: Covers the Insured/ Insured Person(s) against Bodily Injury which results in Death or Permanent Disability within twelve (12) months of the Date of Loss.</p>	Section 2 of SCOPE OF COVER
		<p>i. Accidental Death: Lump Sum payment in the event of an Accidental Death due to an Accident</p>	II.A
		<p>ii. Permanent Disablement: Lump Sum payment in the event of a listed Permanent Disablement due to an Accident</p>	II.B
		<p>3. Purchase Protection – Contents Only: Pays to the Insured/Insured Person(s) in respect of loss or damage caused to the contents purchased by the Insured Person(s) through the use of the Card up to a number of days as specified in the schedule. It pays in case of Fire and Burglary.</p>	Section 3 of SCOPE OF COVER
		<p>4. Credit Shield Insurance: In the event of Accidental Death or Permanent Total Disability of the Insured Person during the Policy Period, the Company will pay the balance outstanding amount in the manner agreed in the name of the Insured Person which is in the books of the Bank/ Financial Institution, subject to the maximum Sum Insured specified in the Schedule. The Claim will be directly paid to the Bank/ Financial Institution to the extent of outstanding amount.</p>	Section 4 of SCOPE OF COVER
		<p>5. Accidental Hospitalization: Pays for reasonable and customary hospitalization expenses incurred to the Insured Person(s). The medical expenses reimbursed would include:</p> <p>a. The reasonable charges incurred by the Insured person(s) and necessarily incurred on the advice of a Doctor as an in-patient in a Hospital.</p> <p>b. Ambulance charges subject to a limit of Rs 1000 per claim.</p>	Section 5 of SCOPE OF COVER
		<p>6. Travel Insurance:</p>	Section 6 of SCOPE OF COVER
		<p>i. Checked Baggage Loss: Covers the Insured Baggage, Personal Documents and/or Personal Effects that have been checked in on the same common carrier as a travelling Insured Person(s), are damaged or lost, then the Company will reimburse the Insured Person(s) the cost of replacement of the articles</p>	VI.A

	<p>i. Baggage Delay: Reimburses the Insured Person(s) the cost of necessary personal effects up to the Sum Insured I Limit of Liability, in case the baggage and/or personal effects owned by or in the custody of an Insured Person(s) is delayed or misdirected for more than the Deductible stated in the Schedule</p>	VI.B
	<p>i. Loss of Baggage & Personal Documents: Reimburses the Insured Person, the cost of replacement of the articles for an amount up to the Total Sum Insured I Limit of Liability in the event the Baggage, Personal Documents and/or Personal Effects owned by or in the custody of an Insured Person are damaged or lost</p>	VI.C
	<p>i. Missing of Connecting international Flight during Transit: Compensates the Insured a sum not exceeding the Sum Insured/ Limit of Liability, in the event the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling</p>	VI.D
	<p>ii. Hijacking: Compensates the Insured Person, travelling on board a common carrier in the event of a Hijack. for every six (6) continuous hours in excess of the Deductible up to the Total Sum Insured/ Limit of Liability</p>	VI.E
	<p>iii. Flight Delay: Compensates the Insured a sum not exceeding the Sum Insured/ Limit of Liability for essential purchases, in the event the flight in which the Insured is travelling is delayed from the arrival time</p>	VI.F
	<p>iv. Emergency Medical Expenses: Reimburses the costs of medical expenses incurred by an insured person within 12 months of the date of loss resulting from an accident and/or sickness</p>	VI.G
	<p>7. Cash in Transit: Compensates the Insured Person(s) a sum not exceeding the Limit of Liability in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the destination, provided the destination is within the city limits and the transit is completed within a specified period of time as mentioned in the schedule from the time of cash withdrawal from the ATM/Bank.</p>	Section 7 of SCOPE OF COVER

		<p>8. Baggage Insurance: Compensates the Insured Person(s) in respect of loss or damage to the Insured Person(s) Baggage due to accident or misfortune whilst on journey, anywhere within India.</p>	Section 8 of SCOPE OF COVER
		<p>9. Forgery/Counterfeit Cheques Cover: Compensates the Insured Person(s) a sum not exceeding the Sum Insured/ limit of Liability, in the event of any debits being established against the Insured Person(s) or the loss suffered by the Insured Person(s) resulting from forgery or counterfeiting of cheques issued by various Banks.</p> <p>The section covers:</p> <ul style="list-style-type: none"> a. Fraudulent encashment of stolen/lost cheques of the Insured through forged endorsements and/or through forged alterations. b. Counterfeit cheques. 	Section 9 of SCOPE OF COVER
		<p>10. Hole - In – One: Indemnifies the Insured the amount as stated in the Schedule in respect of the amount that the Insured is entitled to receive from the tournament organizers, if the insured person succeeds a Hole -in - one on the Target hole at the tournaments conducted I certified by PGA I Other International Golf Associations in India only during the Policy Period</p>	Section 10 of SCOPE OF COVER
		<p>11. Critical Illness: If the Insured Person is diagnosed as suffering from a Critical Illness during the Policy Period, then We will pay the Sum Insured as a lump sum, provided that:</p> <ul style="list-style-type: none"> a. The Critical Illness, which the Insured Person is suffering from, occurs or manifests itself during the Policy Period as a first incidence, and b. The Insured Person survives for at least 15 /30 days following such diagnosis. 	Section 11 of SCOPE OF COVER
6	Exclusions (what the policy does not cover)	Exclusions specific to particular benefit	
		<p><u>General Exclusions:</u></p> <ul style="list-style-type: none"> i. Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection herewith. 	General Exclusions



		<ul style="list-style-type: none"> ii. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission). iii. Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. iv. Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components. v. Loss of interest, delay and loss of market. 	
		<p><u>Specific Exclusions applicable to CARD LIABILITY COVER</u></p> <ul style="list-style-type: none"> i. Any loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Insured named in the Schedule and not covered under the scope of the special conditions under section I above, unless specifically agreed by the Company in writing. ii. Debits established against the Insured Person(s) resulting from the use of counterfeit Card (which shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank). Counterfeit Card shall mean a Card which has been embossed or printed so as to pass off as a Card issued by the Bank named in the Schedule or a Card duly issued by the Insured named in the Schedule which is subsequently altered or modified or tampered with without consent of the Insured named in the Schedule. iii. Losses sustained by the Insured Person(s) resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person(s)'s employee, acting alone or in collusion with others in respect of the Card. iv. Losses sustained by the Insured Person(s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card. v. Losses resulting from any Card issued without making a proper application to the Insured named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Insured named in the Schedule. vi. Losses arising out of use of the Card by the Insured Person(s) with intent to defraud the Insured named in the Schedule. 	<p>Specific Exclusions applicable to Section I of SCOPE OF COVER</p>

	<p>vii. Losses, which the Insured named in the Schedule is legally entitled to recover from the Insured Person(s), or the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).</p> <p>viii. In case of cancellation of purchases of products or services, if the amount refunded is not credited to the Original Source of Booking then the insurance company will not make payment for any claim arising as a consequence of this to the Insured / Insured Person(s).</p>	
	<p><u>Specific Exclusions applicable to PERSONAL ACCIDENT COVER</u></p> <p>i. for Bodily Injury or Sickness occasioned by Civil War or Foreign War.</p> <p>ii. for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.</p> <p>iii. for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereat, or arising out of non-adherence to medical advice.</p> <p>iv. for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.</p> <p>v. for Bodily Injury due to a gradually operating cause.</p> <p>vi. for Bodily Injury sustained whilst or as a result of participating in any criminal act.</p> <p>vii. for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.</p> <p>viii. for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.</p> <p>ix. for Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc.</p> <p>x. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.</p> <p>xi. for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.</p> <p>xii. for Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.</p> <p>xiii. for Bodily Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.</p>	<p>Specific Exclusions applicable to Section II of SCOPE OF COVER</p>



		<ul style="list-style-type: none"> xiv. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform. xv. any pathological fracture. xvi. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.). xvii. for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency. xviii. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping. xix. for Bodily Injury caused by or arising from or as a result of Terrorism 	
		<p><u>Specific Exclusions applicable to PURCHASE PROTECTION – CONTENTS ONLY (Burglary Section)</u></p> <ul style="list-style-type: none"> i. Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured. ii. Loss or damage where any inmate or member of the Insured’s household or his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person or persons. iii. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy. iv. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities. v. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances. vi. Loss of money and/or other property removed or extracted from the safe within the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat. vii. Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured. 	<p>Specific Exclusions applicable to Section III of SCOPE OF COVER</p>
		<p><u>Specific Exclusions applicable to CREDIT SHIELD INSURANCE</u></p>	<p>Specific Exclusions applicable to Section</p>



		<ul style="list-style-type: none"> i. Suicide, attempted suicide or self inflicted injury or illness; ii. Whilst under the influence of intoxicating liquor or drugs; iii. Any deliberate or intentional, unlawful or illegal activities with criminal intent, error, or omission of the Insured. iv. From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. v. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured. vi. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. vii. Any loss caused either directly or indirectly by nuclear energy, radiation. viii. Curative treatments or interventions that the Insured performs or has had performed on his body against medical advice or without medical advice. ix. Venereal or sexually transmitted disease. x. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing. xi. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. xii. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. 	<p>IV of SCOPE OF COVER</p>
		<p><u>Specific Exclusions applicable to TRAVEL INSURANCE</u></p> <ul style="list-style-type: none"> i. loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons. ii. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. iii. destruction or damage due to wear and tear, moth or vermin iv. baggage, clothing and personal effects despatched as unaccompanied baggage. v. theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means. vi. loss or damage to sports equipment whilst in use, contact lenses, samples, tools. 	<p>Specific Exclusions applicable to Section VI of SCOPE OF COVER</p>



	<ul style="list-style-type: none"> vii. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. viii. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. ix. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. x. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. xi. a claim involving animals. xii. loss, including but not limited to loss by theft, or damage to vehicles or other accessories. xiii. for any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained. xiv. baggage and/or personal effects sent under an airway-bill or bill of lading. xv. computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players. xvi. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 	
	<p><u>Specific Exclusions applicable to CASH IN TRANSIT</u></p> <ul style="list-style-type: none"> i. Loss occasioned by Riot, Strike; ii. Money carried under contract of affreightment; iii. Theft of money from unattended vehicle; iv. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. v. Shortage of any money due to any error or omission of the Insured or any other person; vi. Loss of or Damage to money in transit by post vii. Loss or damage attributable to wilful /gross negligence on part of the Insured Person (s) or any other person acting on behalf of the Insured Person(s). 	<p>Specific Exclusions applicable to Section VII of SCOPE OF COVER</p>
	<p><u>Specific Exclusions applicable to BAGGAGE INSURANCE</u></p> <ul style="list-style-type: none"> i. Loss of cash, including deeds, bonds, bills of exchange, promissory notes, stock or share certificates contained in or forming part of the Baggage or being carried on the body of the Insured or entrusted to any other person, on account of error or mistake or otherwise howsoever. 	<p>Specific Exclusions applicable to Section VIII of SCOPE OF COVER</p>

		<ul style="list-style-type: none"> ii. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation of deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause. iii. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curious, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance being used to carry such articles. iv. Loss or damage caused by mechanical derangement to any electrical machine, apparatus, fixtures or fittings (including electrical fans, electric household or domestic appliances, wireless sets, radio and television sets) or to any portion of electrical installation arising from or occasioned by over running, excessive pressure, short circuiting arising from self-heating or leakage of electricity from whatever cause including lightning. v. Loss or damage caused by mechanical derangement, over-winding, denting or internal damage of watches and/ or clocks. vi. Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of a like nature or articles of dangerous or damaging nature. vii. Theft of Baggage from any car in which the Insured Person(s) is travelling whilst on a Journey, except if such theft occurs from a fully enclosed saloon car having, at the time of occurrence, all the doors, windows and other openings securely locked and properly fastened. viii. Loss of or damage to articles which did not form part of the Baggage when the Journey commenced, unless the loss of or damage to such articles is within a maximum limit of 1% of the Sum Insured / Limit of Liability per Insured per Journey. ix. Loss or damage to manuscripts, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold and silver ornaments unless specifically declared to, and accepted by, the Company. x. Loss of articles such as walking sticks, umbrellas, sun shades, fans, deck chairs, property in use while on the Journey or articles whilst being worn on the person of the Insured Person(s) or carried with the Insured Person(s). xi. Any loss or damage arising through delay, detention or confiscation of Baggage by Customs or other Authorities. xii. Loss of or damage to any property or articles whilst being conveyed or transferred by any carrier under a contract of affreightment. xiii. Loss of or damage to articles of consumable or edible or perishable nature. xiv. Damage or loss not reported to the police within 48 hours of discovery and a written report obtained in respect of the same. 	
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	<ul style="list-style-type: none"> xv. Loss of Baggage, occurring whilst in transit and reported to the Company within 48 hours of the occurrence, due to any of the perils stated in the scope of cover where the Insured Person(s) is involved, or suspected to be involved, as principal or accessory to a crime, including fraud or dishonesty of the Insured Person(s). xvi. Loss or damage due to, or contributed to by, the Insured Person(s) having caused or suffered anything to be done whereby the risks hereby insured against was unnecessarily or unreasonably increased. xvii. Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of baggage has been procured and submitted to the Company. xviii. Any partial loss of the contents contained within the item(s) of Baggage. xix. Loss or damage occurring outside the geographical limits of the Indian territory. xx. Loss or damage occurring to Baggage whilst in the possession of, or belonging to, dependants of the Insured Person(s) or any person other than the Insured Person(s). xxi. Any travel undertaken within the municipal limits of the village, town or city where the Insured Person(s) premise is located and not forming a part of routine travel. 	
	<p><u>Specific Exclusions applicable to FORGERY/COUNTERFEIT CHEQUES COVER</u></p> <ul style="list-style-type: none"> i. If the forged/ counterfeit cheque/s does not belong to the series of cheques issued to the Cardholder / Account holder or customer. ii. The forged/ counterfeit cheque/s is one which has been encashed or cleared earlier. iii. Forged/counterfeit cheques drawn on any co-operative Bank is excluded under the policy. iv. Loss suffered on account of payment made in respect of cheques where payee Bank is a co-operative bank. v. Payment made in respect of Non MICR cheques. 	Specific Exclusions applicable to Section IX of SCOPE OF COVER
	<p><u>Specific Exclusions applicable to HOLE – IN – ONE</u></p> <ul style="list-style-type: none"> i. Claims where the player has not been listed as a Participant in the Tournament. ii. Claims originating on a non Target Hole. iii. Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure. iv. Consequential loss of what ever nature arising from the tournaments conducted / certified by PGA / Other International Golf Associations 	Specific Exclusions applicable to Section X of SCOPE OF COVER
	<p><u>Specific Exclusions applicable to CRITICAL ILLNESS</u></p>	Specific Exclusions applicable to Section



		<ul style="list-style-type: none"> i. A waiting period of 90 days will apply to all claims unless the Insured Person has been insured under this policy continuously and without any break in the previous Policy Year. ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind. iii. Insured Person committing or attempting any breach of the law with criminal intent or Arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide. 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. Venereal disease, sexually transmitted disease or illness; Lymphomas in brain, Kaposi’s sarcoma, tuberculosis. vi. Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital external diseases, defects or anomalies. vii. Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule. 	XI of SCOPE OF COVER
7	<p>Waiting Periods</p> <ul style="list-style-type: none"> • Time period during which specified disease / treatments are not covered • It is counted from the beginning of the policy coverage 	Waiting Periods applicable to specific benefits	
		<p><u>Waiting Periods applicable to CRITICAL ILLNESS</u></p> <p>Initial Waiting Period: 90 days</p> <p>Survival Period: 15 / 30 days</p>	Specific Exclusions applicable to Section XI of SCOPE OF COVER
8	Financial Limits of coverage	Financial limits specific to covers	
	Sub-limits	Sub limits specific to particular covers	
		<u>Sub-limits applicable to PURCHASE PROTECTION – CONTENTS ONLY</u>	Section III of SCOPE OF COVER



	(It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	Coverage shall be available only upto 30/ 60 / 90 / 120 /180 days (as chosen)	
	Co-payments (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	Not Applicable	
	Deductible It is a specified amount: <ul style="list-style-type: none"> • up to which an insurance company will not pay any claim, and • which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Not Applicable	
	Sum Insured Limits	As specified in Policy Schedule / Certificate of Insurance	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.	General Conditions
		Turn Around Time (TAT) for claims settlement:	
		<u>For Cashless Process :</u> i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request. ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.	

		<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> <p>Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks</p> <p>Helpline number : https://www.hdfcergo.com/customercare/grievances</p> <p>Call - : 022 6234 6234 / 0120 6234 6234</p> <p>Hospitals which are excluded or from where no claims will be accepted by insurer http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf</p> <p>Downloading/getting claim form https://www.hdfcergo.com/download/claim-form</p>	
10	Policy Servicing	<p>Call center number : 022 6234 6234 / 0120 6234 6234 Or visit help section on www.hdfcergo.com</p> <p>Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.</p>	Contact Us
11	Grievances / Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <ul style="list-style-type: none"> - Website: www.hdfcergo.com - Contact us: 022 6234 6234 / 0120 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 – 6242 – 6226 - E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com 	GRIEVANCE REDRESSAL PROCEDURE

		<p>Insured Person may contact the Grievance officer at cgo@hdfcergo.com</p> <p>For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances</p> <p>Ombudsman: https://bimabharosa.irdai.gov.in/.</p>	
12	Things to remember	<p>Free Look cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Process for free look cancellation:</p> <ol style="list-style-type: none"> 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. 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. 	Section 26 of General Conditions
		<p>Policy renewal: 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.</p>	Section 14 of General Conditions
		<p>Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p>	Section 25 of General Conditions
		<p><u>Process for migration:</u> 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.</p>	NA
		<p><u>Process for portability:</u> 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 25 of General Conditions
		<p>Change in Sum Insured: 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>	NA

		<p>Moratorium Period: 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>	NA
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.	

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)