

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

Sr. No.	Title	Description	Policy Clause Number
1	Name of add-on policy	<b>Parenthood</b>	Not Applicable
2	Policy Number	Policy number shall be as on Policy Schedule of Base policy issued post policy issuance	Not Applicable
3	Type of Insurance Product / Policy	Indemnity	Not Applicable
4	Sum Insured (Basis)	<ul style="list-style-type: none"> <li>Benefits under this add-on shall operate at policy level (single common Sum Insured for all persons Insured under the Policy) regardless of the Base Policy being on Individual basis OR Multi Individual basis or Family floater basis.</li> </ul>	Not Applicable
5	Policy Coverage (What the policy covers?)	<p>This Add-on shall indemnify Medical Expenses arising out of any of the below mentioned conditions:</p> <ol style="list-style-type: none"> <li>Maternity Expenses - During the lifetime of this add-on, we shall cover, at most                             <ol style="list-style-type: none"> <li>2 Deliveries OR</li> <li>2 lawful terminations OR</li> <li>1 Delivery and 1 Termination</li> </ol> </li> <li>Listed Pre- Natal expenses</li> <li>Listed POST-NATAL MEDICAL EXPENSES</li> <li>IN-VITRO FERTILIZATION (IVF) EXPENSES</li> <li>EMBRYO FREEZING EXPENSES</li> </ol>	Section 2
6	Exclusions (what the policy does not cover)	<ol style="list-style-type: none"> <li>Specific exclusions applicable to Maternity Expenses                             <ol style="list-style-type: none"> <li>Any medical expenses arising out of Ectopic Pregnancy shall not be covered under this Add- on. Claim for the same can be lodged under the Base Policy.</li> <li>Expenses for Donor eggs, donor sperm, or surrogate arrangements</li> <li>Voluntary termination of pregnancy</li> <li>Cosmetics and post pregnancy aesthetics procedures</li> </ol> </li> </ol>	Section 2

Sr. No.	Title	Description	Policy Clause Number
		<p>2. Specific exclusions applicable to Post-Natal Medical Expenses</p> <p>a. Any type of expenses incurred on the new-born baby</p> <p>b. Cosmetics and post pregnancy aesthetics procedures</p> <p>3. Specific exclusions applicable to In-vitro fertilization (IVF)</p> <p>a. Expenses for Donor eggs, donor sperm, or surrogate arrangements</p> <p>b. IVF procedures conducted without medical recommendation or outside an approved medical facility</p>	
7	Waiting Period	Initial Waiting Period - 24 months from the time this Add-on is in-force	Section 2.1.G.a
8	Financial limits of coverages	As per and upto the terms and limits of the Base policy	
	• Sub-limits	Embryo Freezing Expenses: Maximum amount of claim payout under this cover shall never exceed the Sum Insured in the lifetime of this add-on.	Section 2.1.E
	• Co-payment	NA	NA
	• Deductible	NA	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.	As per base product
		Turn Around Time (TAT) for claims settlement: As per and upto the terms and limits of the Base policy	
		For Reimbursement Process: As per and upto the terms and limits of the Base policy	
		Provide the details / web link for following:  Network Hospital details : <a href="https://www.hdfcergo.com/locators/cashless-hospitals-networks">https://www.hdfcergo.com/locators/cashless-hospitals-networks</a>	

Sr. No.	Title	Description	Policy Clause Number
		<p>Helpline number :  <a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a>  Call - : 022 6234 6234 / 0120 6234 6234</p> <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> <p>Downloading/getting claim form  <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a></p>	
10	Policy Servicing	<p>Call center number: 022 6234 6234 / 0120 6234 6234</p> <p>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 – 40078</p>	As per base product
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the Company through:</p> <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> <p>Insured Person may contact the Grievance officer at <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a></p> <p>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></p> <p>Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>.</p>	As per base product

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12	Things to remember	<b>Free Look cancellation:</b> As per and upto the terms and limits of the Base policy	As per base product
		<b>Policy renewal:</b> As per and upto the terms and limits of the Base policy	
		<b>Migration and Portability:</b> As per and upto the terms and limits of the Base policy	
		<u>Process for migration:</u> As per and upto the terms and limits of the Base policy	
		<u>Process for portability:</u> As per and upto the terms and limits of the Base policy	
		<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. In case of increase in Sum Insured, waiting periods shall apply afresh only for the enhanced portion of the sum insured.	
		<b>Moratorium Period:</b> As per and upto the terms and limits of the Base policy	
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.	Not Applicable

**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)