



## HDFC ERGO General Insurance

### CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

*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 Insurance Product/Policy	Stay Fit To benefit	NA
2	Policy Number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product / Policy	Benefit	NA
4	Sum Insured (Basis)	<ul style="list-style-type: none"><li>Individual Sum Insured - Where each member has a separate sum insured under the policy</li></ul> Sum Insured opted shall be as opted and the same will be mentioned in your policy schedule	NA
5	Policy Coverage (What the policy covers?)	<b>Base Covers:</b> Coverages in force for the Insured Persons shall be as per the plan opted.	Section B
		Expenses in respect of: STEP UP: Earned Wellness rewards calculated basis healthy points accumulated and redeemed by the Insured Person by way of steps taken during the Policy Period.	Section B.1
6	Exclusions (what the policy does not cover)	<b>Exclusions specific to particular benefit</b>	
		There are no exclusions applicable to this add-on	Not Applicable
7	Waiting Period <ul style="list-style-type: none"><li>Time period during which specified disease / treatments are not covered</li></ul>	There are no waiting periods applicable to this add-on	Not Applicable



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	<ul style="list-style-type: none"> <li>It is counted from the beginning of the policy coverage</li> </ul>		
8	Financial limits of coverages	There are no Sublimit/ Deductibles applicable to this add-on.	Not Applicable
9	Claims/Claims Procedure	<u>Claim Procedure</u>	Section 4.B.3
		Accrued Health points can be redeemed on HDFC ERGOs digital platform and / or any platform as specified in the Policy document.	Section 4.B.3
		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>	Not Applicable
		Helpline number : <a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a> Call - : 022 6234 6234 / 0120 6234 6234	Section 4.A
		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>	Not Applicable
		Downloading/getting claim form <a href="https://www.hdfcergo.com/download/claim-form">https://www.hdfcergo.com/download/claim-form</a>	Not Applicable
10	Policy Servicing	Call center number:	Section D.1
		022 6234 6234 / 0120 6234 6234 Or visit help section on www.hdfcergo.com.	Section 4.A.6
		Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	Not Applicable
11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through:	Section 4.A.6
		<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> </ul>	Section 4.A.6



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		- E-mail specific for Senior citizens: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	
		Insured Person may contact the Grievance officer at <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>	Section 4.A.6
		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>	Section 4.A.6
		Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> .	ANNEXURE A
12	Things to remember	Free Look cancellation: The insured person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to <ol style="list-style-type: none"> <li>a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or</li> <li>where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or</li> <li>Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period</li> </ol>	Section 4.A.11
		<b>Renewal of Policy</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 4.A.5
		<b>Migration and Portability</b>	Section 4.A.12 & 13
		<b>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. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/ plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.	Section 4.A.13



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		<p><u>Portability</u></p> <p>The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/ Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.</p>	Section 4.A.12
		<p><u>Moratorium Period</u></p> <p>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 subsequently completion of 5 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract</p>	Section 4.A.10
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 mentioned in the policy document shall prevail.

### Declaration by the Policy Holder



## HDFC ERGO General Insurance

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

Place:

Date:

(Signature of the Policyholder)

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