



## 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	TravelX	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 (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:	
		SPORTify	Section B.1
		1. Personal Accident - Lump Sum payment in the event of an Accidental Death and/or Permanent Disablement.	Section B.1.I
		2. Loss of Fees – Reimbursement of loss of Fees or Remunerations applicable under contractual agreement in event of non-participation/ unavailability of the insured person for the event covered due to Accidental Death Disappearance and/or Accidental Injury.	Section B.1.II
		3. Public Liability – Reimbursement against legal liability including Defense Cost, to pay Damages for any third-party Claims arising out of Bodily Injury or Property Damage caused by an Accident only while undertaking the specified cover Sports Activity	Section B.1.III
4. Trip/Event Cancellation - Reimbursement towards official cancellation charges incurred by Insured Person, on cancellation of Pre-booked Travel Expenses and Pre-booked Event expenses	Section B.1.IV		
5. Sports Equipment Cover – Indemnification of cost of Sports Equipment belonging to the Insured Person stated in the Certificate of Insurance/Policy Schedule is lost due to Burglary, Theft or Hold-up.	Section B.1.V		



## HDFC ERGO General Insurance

	6. Hospital Cash – Lumpsum payment for each continuous and completed 24 hours on medically necessary Hospitalization ii. Domiciliary Hospitalization iii. Hospitalization for AYUSH Hospital	Section B.1.VI
	7. Emergency Medical Expenses - Reimbursement of specified Medical Expenses for the Emergency Care of an Insured Person due to an Injury sustained only While undertaking the covered specified Sports Activities.	Section B.1.VII
	8. Broken Bones - Lumpsum payment if Insured Person sustains Injury only while undertaking the Sports Activity mentioned and policy, which results in Fracture.	Section B.1.VIII
	Dynamic Flight Delay We will pay Insured Person Sum Insured if your flight is delayed beyond the Delay Period in the manner specified in the	Section B.2
	<b>Optional Covers:</b> Optional coverages for the Insured Persons shall be in force only if the same is available under the plan and/or is opted.	Section 1A
	1. Mobility Extension Benefit – Lumpsum payment to the insured person towards the cost of; 1) a self-powered, climbing wheelchair; and/or 2) adjustment of Control in Insured Person’s Motor Vehicle, owned prior to disablement; and/or 3) a lift, necessary ramps, railings and holds to usual place of residence.	Section 1A.i
	2. Reconstructive Surgery Benefit – Lumpsum payment to the insured person for Medically Necessary Reconstructive Surgery required as a direct result of insured sustaining Injury only while undertaking the Sports Activity mentioned in the policy	Section 1A.ii
	3. Medical Evacuation & Repatriation Cover –Indemnification of cost incurred by Insured Person for Air Ambulance transportation in an airplane or helicopter for Emergency Care & Indemnify the nominee towards the cost of transportation of mortal remains of Insured Person	Section 1A.iii
	4. Dependent Children Education Benefit – Lumpsum payment towards education of Dependent Children, if Insured Person sustains Injury and which within twelve (12) months of its occurrence, causes Death or Permanent Total Disablement while undertaking the Sports Activity mentioned in the policy	Section 1A.iv
	5. Home Tuition Benefit – Lumpsum payment towards Home Tuition Fees if Insured Person sustains Injury only while undertaking the Sports Activity mentioned in policy which results in Student Temporary Total Disablement or Student Permanent Disablement.	Section 1A.v
	6. Funeral Expenses: Reimbursement of expenses incurred towards the burial or cremation of the Insured Person following his/her unfortunate death.	Section 1A.vi
	<b>Optional Covers under Loss of Fees</b>	Section B.1.II.3



## HDFC ERGO General Insurance

		1. EMI Protector – payment of EMI due of an active loan or Credit availed from a Financial Institution for each continuous and completed period of four (4) weeks of disability	Section B.1.II.3.i
		<b>Optional Covers under Personal Accident</b>	Section B.1.I.3
		1. Temporary Total Disablement due to an Accident - Lump Sum payment in the event mentioned in policy	Section B.1.I.3.i
		2. Temporary Total Disablement due to an Accident & Illness - Lump Sum payment in the event mentioned in policy	Section B.1.I.3.ii
		<b>Optional Covers under Hospital Cash</b>	Section B.1.VI.2
		Companion Benefit – additional lumpsum amount towards expenses of an accompanying person during Hospitalization of the Insured Person.	Section B.1.VI.2.i
		Hospital Cash – ICU – Lumpsum payment for each continuous and completed period of 24 hours of Hospitalization in Intensive Care Unit.	Section B.1.VI.2.ii
		Time Deductible modification option -Time Deductible as mentioned in the Policy will be applied on each and every admissible Claim under the Policy.	Section B.1.VI.2.iii
		<b>Optional Covers under Emergency Medical Expenses</b>	Section B.1.VII.2
		Emergency Medical Expenses – Global – Indemnification of Emergency medical expenses worldwide.	Section B.1.VII.2.i
		Co-Payment – Co-payment mentioned in the policy will be applicable by opting this optional benefit.	Section B.1.VII.2.i
6	Exclusions (what the policy does not cover)	<b>Exclusions specific to particular benefit</b>	
		<u>Specific exclusion applicable to Personal Accident including Optional Covers &amp; Funeral Expenses Benefit</u>	Section B.1.I.5 & Section 1A.VI
		<ul style="list-style-type: none"> <li>i. Any type of substance abuse</li> <li>ii. War or any act of war, invasion, act of foreign enemy, (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.</li> <li>iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> </ul>	



## HDFC ERGO General Insurance

		<ul style="list-style-type: none"> <li>iv. Death or Disability suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle</li> <li>v. Death or Disability 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 ionizing 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).</li> <li>vi. Any Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.</li> <li>vii. From engaging in or participation in naval, military or air force operation.</li> <li>viii. Death or Disability suffered by Insured Person on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency</li> <li>ix. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</li> <li>x. Death or disability suffered by Insured Person on account of participation in any Sports Activity other than those covered under the Policy xii. Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.</li> <li>xi. 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 Injury occurred whilst the Insured Person was on leave or not in uniform.</li> </ul>	
		<p><u>Exclusions applicable to Loss of Fees and Optional Covers</u></p> <p>Standard Exclusions</p> <ul style="list-style-type: none"> <li>i. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</li> <li>ii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12</li> </ul>	Section B.1.II.3.5



## HDFC ERGO General Insurance

		<p>Specific Exclusions</p> <ul style="list-style-type: none"><li>iii. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance</li><li>iv. War or any act of war, invasion, act of foreign enemy, (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</li><li>v. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li><li>vi. Death, Disability or Illness suffered by the Insured Person on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle</li><li>vii. 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 ionizing 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).</li><li>viii. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.</li><li>ix. From engaging in or participation in or involvement in naval, military or air force operation.</li><li>x. on account of Insured Person not following the Rules, applicable relevant regulations as prescribed by concerned Authority/ Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency</li><li>xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder</li><li>xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.</li><li>xiii. Claim arising due to Sport Player's own criminal or felonious act</li><li>xiv. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy Schedule</li><li>xv. Loss of Fees or Remuneration linked with performance or Consequential loss of any kind</li></ul>	
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## HDFC ERGO General Insurance

	<p><u>Specific Exclusions applicable to Public Liability</u></p> <ul style="list-style-type: none"><li>i. Any agreed assumption of risk by the Insured Person, unless to the extent that liability would have attached in the absence of such agreement.</li><li>ii. Any Accident arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.</li><li>iii. Any Bodily Injury of any person under a contract of employment or apprenticeship with the Insured Person, or the Insured Person's contractors or sub-contractors, if such Injury was contracted and/or arose out of and in the course of his/her employment.</li><li>iv. The Insured Person's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature and loss of goodwill.</li><li>v. The infringement of plans, copyrights, patents, trade names, trademarks or registered designs.</li><li>vi. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including, anguish or shock resulting therefrom.</li><li>vii. Any Claim caused by or contributed to by;<ul style="list-style-type: none"><li>a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel</li><li>b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li></ul></li><li>viii. The ownership, possession or use by or on behalf of the Insured Person of any watercraft, hovercraft, or air- or spacecraft unless while undertaking the Sports Activity mentioned in the Schedule of Coverage on Policy Schedule, during the Period of Insurance</li><li>ix. Damage to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the Insured Person. An indemnity shall however be provided for Claims arising out of Accidental damage to premises or the contents thereof, that are temporarily occupied by the Insured Person for the purpose of performing Professional Sport but only to the extent the Insured Person is held legally liable for the same independently of any specific agreement relating to the use of the same.</li><li>x. The deliberate, conscious or intentional disregard by the Insured Person of the need to take all reasonable steps to prevent Injury and/or Property Damage.</li><li>xi. Injury and/or Property Damage occurring prior Coverage start date specified in the Policy Schedule/ Certificate of Insurance.</li></ul>	Section B.1.III.4
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## HDFC ERGO General Insurance

		<p>xii. Any liability under any other statute or law which attaches liability on a no-fault basis.</p> <p>xiii. Any Claim made, threatened or intimated against the Insured Person prior to the Period of Insurance.</p> <p>xiv. Any Claim arising out of or involving any fact or circumstance of which written notice has been given, under any previous Policy (whether insured by the Company or not); or of which the Insured first became aware prior to the Period of Insurance.</p> <p>xv. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.</p> <p>xvi. Claim due to any other Sport Activity not covered under the Policy</p>	
		<p><u>Specific Conditions and Exclusions applicable to Trip / Event cancellation</u></p> <p>i. Cancellation or postponement of Trip by the Common Carrier</p> <p>ii. Cancellation of Event by the Event organiser or Company conducting the event</p> <p>iii. Cancellation of Trip or Event by order of any Government (other than because Catastrophic Event)</p> <p>iv. Cancellation of Trip or Event due to any reasons other than covered</p> <p>v. Cancellation of Event by the Event organiser or Company conducting the event on account of bankruptcy</p> <p>b. No Claim shall be admissible under this Cover if the below information is made public which results into cancellation of Insured Journey before purchase of the Cover;</p> <p>i. advance warning of Strikes or labor disputes</p> <p>ii. change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced</p> <p>iii. permanent withdrawal of services of any tour operator, travel agent, airline or travel service provider due to reason which was publicly announced</p>	Section B.1.IV.2
		<p><u>Specific Exclusions applicable to Sports Equipment Cover</u></p> <p>i. Loss of insured Sport Equipment from safe, following use of the key or any duplicate there of or access code to the safe belonging to the Insured Person, unless this has been obtained by Hold-up.</p> <p>ii. Loss to money, diamonds, precious or semi-precious stone, metals, bullion, furs, medals, numismatic property, rare books, curios or works of art, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes,</p>	Section B.1.V.4



## HDFC ERGO General Insurance

		<p>stocks or share certificates, stamps and travel tickets or traveller's cheque, business books or documents, plans, designs, blue prints, cards evidencing affiliation / membership with any third party programme or club.</p> <ul style="list-style-type: none"> <li>iii. Loss while in the custody of or being used by anyone other than the Insured Person.</li> <li>iv. Theft from any car, except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked.</li> <li>v. Loss, arising from war, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture confiscation, arrests, restraints and detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</li> <li>vi. Any loss arising through delay, detention or confiscation by Customs or other authorities.</li> <li>vii. Any loss whatsoever, resulting or arising there from or any consequential loss, and any legal liability of whatsoever nature, caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity, from any source whatsoever.</li> <li>viii. Any loss caused by or contributed to by or arising from nuclear weapons material.</li> <li>ix. Loss or damage to the insured property due to riot, strike and malicious act.</li> <li>x. Any loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</li> <li>xi. Consequential loss or legal liability of any kind.</li> <li>xii. Accidental damage of any kind</li> <li>xiii. Loss attributable to wilful or gross negligence on part of the Insured Person or any other person acting on behalf Insured Person</li> </ul>	
		<p><u>Exclusions applicable to Hospital Cash</u></p> <ul style="list-style-type: none"> <li>i. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance</li> <li>ii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol, including smoking cessation programs and the treatment of nicotine</li> </ul>	Section B.1.VI.3





## HDFC ERGO General Insurance

		<p>addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies, unless prescribed by Medical Practitioner</p> <ul style="list-style-type: none"><li>iii. War or any act of war, invasion, act of foreign enemy, (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</li><li>iv. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li><li>v. Injury suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle</li><li>vi. Injury 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 ionizing 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).</li><li>vii. Hospitalization due to engaging in or participation in or involvement innaval, military or air force operation</li><li>viii. On account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency.</li><li>ix. Breach of Law: Hospitalization for treatment directly arising from or consequent upon any Insured Person committing or 'attempting to commit a breach of law with criminal intent.</li><li>x. Whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.</li><li>xi. Whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.</li><li>xii. Circumcisions (unless necessitated by Injury and forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description and sex transformation operations.</li><li>xiii. Hospitalization for Cosmetic or Plastic Surgery unless following an Accident or Burn(s) 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.</li><li>xiv. Hospitalization for Congenital external diseases, defects or anomalies</li></ul>	
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## HDFC ERGO General Insurance

		<p>xv. Hospitalization for Experimental, investigational or Unproven treatments, devices and pharmacological regimens.</p> <p>xvi. Any Hospitalization for Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.</p>	
		<p><u>Exclusions applicable to Medical Expenses</u></p> <p>Standard Exclusions</p> <ul style="list-style-type: none"> <li>i. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</li> <li>ii. Excluded Providers- Code – Excl11 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.</li> <li>iii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12</li> <li>iv. 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</li> <li>v. 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</li> <li>vi. Unproven Treatments– 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. Code – Excl16</li> </ul> <p>Specific Exclusions</p> <ul style="list-style-type: none"> <li>i. War or any act of war, invasion, act of foreign enemy, (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, Chemical or Biological attack or weapons, radiation of any kind.</li> <li>ii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide.</li> <li>iii. Any Insured Person’s participation or involvement in naval, military or air force operation.</li> </ul>	Section B.1.VII.3



## HDFC ERGO General Insurance

		<ul style="list-style-type: none"> <li>iv. Congenital external diseases, defects or anomalies,</li> <li>v. Circumcisions (unless necessitated by Injury and forming part of treatment).</li> <li>vi. Any Convalescence, sanatorium treatment, or long-term nursing care.</li> <li>vii. Non-Medical expenses such as Food charges (other than patient’s diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of non-medical expenses is attached and is attached and also available at <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>.</li> <li>viii. The provision or fitting of hearing aids, spectacles or contact lenses.</li> <li>ix. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.</li> <li>x. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra- operatively). prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s). Exhaustive list of non-medical expenses attached and also available on <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></li> </ul>	
		<p><u>Specific Exclusions applicable to Broken Bones</u></p> <ul style="list-style-type: none"> <li>i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies unless prescribed by Medical Practitioner</li> <li>ii. War or any act of war, invasion, act of foreign enemy, (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</li> <li>iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle</li> <li>v. 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 ionizing 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).</li> </ul>	Section B.1.VIII.3



## HDFC ERGO General Insurance

		<ul style="list-style-type: none"> <li>vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.</li> <li>vii. From engaging in or participation in or involvement in naval, military or air force operation.</li> <li>viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or 'attempting to commit a breach of law with criminal intent.</li> <li>ix. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.</li> <li>x. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.</li> <li>xi. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy</li> </ul>	
		<p><u>Exclusions applicable to Mobility Extension Benefits, Reconstructive Surgery Benefit, Dependent Children Education Benefit &amp; Home Tuition Benefit</u></p> <ul style="list-style-type: none"> <li>i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner.</li> <li>ii. War or any act of war, invasion, act of foreign enemy, (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</li> <li>iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>iv. on account of participation as the driver, co-driver or passenger during trial runs (excluding test drives) using a motorized vehicle or bicycle</li> <li>v. 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 ionizing 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).</li> </ul>	Section 1A.ii/iii/iv/v



## HDFC ERGO General Insurance

		<ul style="list-style-type: none"> <li>vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide.</li> <li>vii. From engaging in or participation in or involvement in naval, military or air force operation.</li> <li>viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency.</li> <li>ix. Insured Person committing or attempting to commit a breach of law with criminal intent.</li> <li>x. on account of participation in any Sports Activity other than those covered under the Policy</li> <li>xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.</li> <li>xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.</li> </ul>	
		<p><u>Specific Exclusions applicable to Dynamic Flight Delay</u></p> <ul style="list-style-type: none"> <li>i. We shall not pay any benefit under this Section if this Cover is purchased after any of the below information is made public which results into delay of the Your Flight: <ul style="list-style-type: none"> <li>a. advance warning of Strikes or labour disputes</li> <li>b. change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced</li> <li>c. permanent withdrawal of services of any tour operator, travel agent, airline or other service provider due to any reason whatsoever which was publicly announced</li> <li>d. government restrictions on the travel to destination or grounding of Aircrafts</li> </ul> </li> <li>ii. We shall not be liable for any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), (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, chemical or biological weapons.</li> <li>iii. Any act of Terrorism which means an act, use of force or violence and/or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.</li> </ul>	Section B 2.2



## HDFC ERGO General Insurance

		iv. Cancellation of Your Flight by You	
7	<b>Waiting Period</b> <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>	Pre-existing diseases waiting period (Code-Excl01): 36 months	Section B.1.I.3.ii.a
		Specified Disease/Procedure waiting period (Code-Excl02): 24 months	Section B.1.I.3.ii.b
		Initial waiting Period (Code-Excl03): 30 days for all illnesses except accidents	Section B.1.I.3.ii.c
8	<b>Financial limits of coverages</b>	The policy will pay only up to the limits as per plan opted:	
	<ul style="list-style-type: none"> <li>Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> </ul>	1. Emergency Medical Expenses – Accident - Room rent up to Single Standard AC Room	Section B.1.VII.1
	<b>Deductible - It is a specified amount</b> <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</li> </ul>	<b>Deductibles – Base Covers:</b>	
1. Public Liability - Deductible 1 / 10 Lakh		Section B.1.III	
2. Total Departure Delay - Rs.(500 – 10,000)		Section B.2	
<b>Deductible - Optional Covers</b>			
		1. Modification of time deductible for TTD - Deductible 1/2 Weeks	Section B.1.I.3.i & ii



## HDFC ERGO General Insurance

	claim amount is more than the specified amount)	2. Time Deductible Modification Option - Deductible 72 Hours/ 120 Hours	Section B.1.VI.2.iii
		3. Co-Payment - 10%/15%/20%	Section B.1.VII.2.i
9	Claims/Claims Procedure	A. Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization in India.	Section D.1
		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.	Section D.1
		B. Procedure for Cashless Claims Outside India: You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website.	Section D.1
		Global Contact No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250  <a href="mailto:Emailtravelclaims@hdfcergo.com">Emailtravelclaims@hdfcergo.com</a>	Section D.1
		<u>For Reimbursement Process :</u>	Section D.1
		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)	Section D.1
		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 :	Section D.1



## HDFC ERGO General Insurance

		<a href="https://www.hdfcergo.com/customercare/grievances">https://www.hdfcergo.com/customercare/grievances</a> Call - : 022 6234 6234 / 0120 6234 6234	
		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
		91 - 120 - 4507250 (Chargeable) Or visit <a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a> +80008250825 (Add country code before the number while dialing. Example: Dial 01180008250825 since USA country code is 011)	Section D.1
		For any Emergency Medical Cashless Services, while abroad: Contact: +91-120- 6740895 (number is chargeable and accessible 24X7).	Section D.1
		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 D.C
		<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.C
		Insured Person may contact the Grievance officer at <a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>	Section D.C
		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 D.C
		Ombudsman: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> .	Section D.2
12	Things to remember	Free Look cancellation: Not Applicable	Not Applicable





## HDFC ERGO General Insurance

		Policy renewal (Only for Annual Multi Trip Policies): 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 C
		Migration and Portability	Not Applicable
		Change in Sum Insured (Only for Annual Multi Trip Policies): 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.	Section C
		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 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	Section C.8
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**

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



## HDFC ERGO General Insurance

Place:

Date:

(Signature of the Policyholder)

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