

Sr. No.	TITLE	DESCRIPTION	Policy Clause Number																																																																																																																																																																																																																																																																																																																											
1	Product Name	my:health Critical Illness																																																																																																																																																																																																																																																																																																																												
2	What am I covered for:	<p>1. A. Critical Illness Cover This policy will pay the Insured Person the Sum Insured, on diagnosis of below listed critical illness,</p> <table border="1"> <thead> <tr> <th>Sr No</th> <th>Conditions</th> <th>Plan 1</th> <th>Plan 2</th> <th>Plan 3</th> <th>Plan 4</th> <th>Plan 5</th> <th>Plan 6</th> <th>Plan 7</th> </tr> </thead> <tbody> <tr><td>1</td><td>Cancer of specified severity</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>2</td><td>Open Chest CABG</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>3</td><td>Kidney failure requiring regular dialysis</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>4</td><td>Myocardial Infarction (First Heart Attack of specified severity)</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>5</td><td>Open Heart Replacement or Repair of Heart Valves</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>6</td><td>Major Organ/Bone Marrow Transplantation</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>7</td><td>Multiple Sclerosis with persisting symptoms</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>8</td><td>Permanent Paralysis of Limbs</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>9</td><td>Stroke resulting in permanent symptoms</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>10</td><td>Benign Brain Tumour</td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>11</td><td>Coma of specified severity</td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>12</td><td>Parkinson's Disease</td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>13</td><td>Alzheimer's Disease</td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>14</td><td>Surgery of Aorta</td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>15</td><td>End Stage Liver Failure</td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>16</td><td>Deafness</td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>17</td><td>Loss of Speech</td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>18</td><td>Third Degree Burns</td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td><td>√</td></tr> <tr><td>19</td><td>Medullary Cystic Disease</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>20</td><td>Motor Neurone Disease with permanent symptoms</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>21</td><td>Muscular Dystrophy</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>22</td><td>Infective Endocarditis</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>23</td><td>Primary (Idiopathic) Pulmonary Hypertension</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>24</td><td>Dissecting Aortic Aneurysm</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>25</td><td>Systemic Lupus Erythematous with Lupus Nephritis</td><td></td><td></td><td></td><td></td><td>√</td><td>√</td><td>√</td></tr> <tr><td>26</td><td>Apallic Syndrome</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>27</td><td>Aplastic Anaemia</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>28</td><td>Bacterial Meningitis</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>29</td><td>Cardiomyopathy</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>30</td><td>Other serious coronary artery disease</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>31</td><td>Creutzfeldt-Jakob Disease (CJD)</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>32</td><td>Encephalitis</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>33</td><td>End Stage Lung Failure</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> <tr><td>34</td><td>Fulminant Hepatitis</td><td></td><td></td><td></td><td></td><td></td><td>√</td><td>√</td></tr> </tbody> </table>	Sr No	Conditions	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	1	Cancer of specified severity	√	√	√	√	√	√	√	2	Open Chest CABG	√	√	√	√	√	√	√	3	Kidney failure requiring regular dialysis	√	√	√	√	√	√	√	4	Myocardial Infarction (First Heart Attack of specified severity)	√	√	√	√	√	√	√	5	Open Heart Replacement or Repair of Heart Valves	√	√	√	√	√	√	√	6	Major Organ/Bone Marrow Transplantation	√	√	√	√	√	√	√	7	Multiple Sclerosis with persisting symptoms	√	√	√	√	√	√	√	8	Permanent Paralysis of Limbs	√	√	√	√	√	√	√	9	Stroke resulting in permanent symptoms	√	√	√	√	√	√	√	10	Benign Brain Tumour		√	√	√	√	√	√	11	Coma of specified severity		√	√	√	√	√	√	12	Parkinson's Disease		√	√	√	√	√	√	13	Alzheimer's Disease			√	√	√	√	√	14	Surgery of Aorta			√	√	√	√	√	15	End Stage Liver Failure			√	√	√	√	√	16	Deafness				√	√	√	√	17	Loss of Speech				√	√	√	√	18	Third Degree Burns				√	√	√	√	19	Medullary Cystic Disease					√	√	√	20	Motor Neurone Disease with permanent symptoms					√	√	√	21	Muscular Dystrophy					√	√	√	22	Infective Endocarditis					√	√	√	23	Primary (Idiopathic) Pulmonary Hypertension					√	√	√	24	Dissecting Aortic Aneurysm					√	√	√	25	Systemic Lupus Erythematous with Lupus Nephritis					√	√	√	26	Apallic Syndrome						√	√	27	Aplastic Anaemia						√	√	28	Bacterial Meningitis						√	√	29	Cardiomyopathy						√	√	30	Other serious coronary artery disease						√	√	31	Creutzfeldt-Jakob Disease (CJD)						√	√	32	Encephalitis						√	√	33	End Stage Lung Failure						√	√	34	Fulminant Hepatitis						√	√	Section A 1
Sr No	Conditions	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7																																																																																																																																																																																																																																																																																																																						
1	Cancer of specified severity	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
2	Open Chest CABG	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
3	Kidney failure requiring regular dialysis	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
4	Myocardial Infarction (First Heart Attack of specified severity)	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
5	Open Heart Replacement or Repair of Heart Valves	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
6	Major Organ/Bone Marrow Transplantation	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
7	Multiple Sclerosis with persisting symptoms	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
8	Permanent Paralysis of Limbs	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
9	Stroke resulting in permanent symptoms	√	√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
10	Benign Brain Tumour		√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
11	Coma of specified severity		√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
12	Parkinson's Disease		√	√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
13	Alzheimer's Disease			√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
14	Surgery of Aorta			√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
15	End Stage Liver Failure			√	√	√	√	√																																																																																																																																																																																																																																																																																																																						
16	Deafness				√	√	√	√																																																																																																																																																																																																																																																																																																																						
17	Loss of Speech				√	√	√	√																																																																																																																																																																																																																																																																																																																						
18	Third Degree Burns				√	√	√	√																																																																																																																																																																																																																																																																																																																						
19	Medullary Cystic Disease					√	√	√																																																																																																																																																																																																																																																																																																																						
20	Motor Neurone Disease with permanent symptoms					√	√	√																																																																																																																																																																																																																																																																																																																						
21	Muscular Dystrophy					√	√	√																																																																																																																																																																																																																																																																																																																						
22	Infective Endocarditis					√	√	√																																																																																																																																																																																																																																																																																																																						
23	Primary (Idiopathic) Pulmonary Hypertension					√	√	√																																																																																																																																																																																																																																																																																																																						
24	Dissecting Aortic Aneurysm					√	√	√																																																																																																																																																																																																																																																																																																																						
25	Systemic Lupus Erythematous with Lupus Nephritis					√	√	√																																																																																																																																																																																																																																																																																																																						
26	Apallic Syndrome						√	√																																																																																																																																																																																																																																																																																																																						
27	Aplastic Anaemia						√	√																																																																																																																																																																																																																																																																																																																						
28	Bacterial Meningitis						√	√																																																																																																																																																																																																																																																																																																																						
29	Cardiomyopathy						√	√																																																																																																																																																																																																																																																																																																																						
30	Other serious coronary artery disease						√	√																																																																																																																																																																																																																																																																																																																						
31	Creutzfeldt-Jakob Disease (CJD)						√	√																																																																																																																																																																																																																																																																																																																						
32	Encephalitis						√	√																																																																																																																																																																																																																																																																																																																						
33	End Stage Lung Failure						√	√																																																																																																																																																																																																																																																																																																																						
34	Fulminant Hepatitis						√	√																																																																																																																																																																																																																																																																																																																						

9	Cancellation	<ul style="list-style-type: none"> The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 30 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud. Insured Person can cancel this Policy at any time by giving Us 15days' written notice 	
10	How to Claim	<p>You must intimate us within 14 days of diagnosis of any Critical Illness that could result in a claim in this policy</p> <p>Customer Service Number: 022-62346234 / 0120-62346234</p> <p>Phone (UAN):1860 2000 700 (Local charges applicable) Email: healthclaims@hdfcergo.com</p> <p>You must submit a duly filled claim form along with specified documents under the policy. Any additional information requested must be submitted within 15 days of our request.</p>	Section F
11	Policy Servicing / Grievance / Complaints	<p>In case of any grievance, We may be contacted through any of the following: Our 24X7 Customer Service Number: 022-62346234 / 0120-62346234</p> <ul style="list-style-type: none"> from any Landline & Mobile For lodging a complaint online, email toUs at customer service desk at care@hdfcergo.com. Escalation Level 1 – grievance@hdfcergo.com Escalation Level 2 - cgo@hdfcergo.com Escalation Level 3 – Approach Ombudsman , list of the Ombudsmen offices 	Section H
12	Insured's Rights	<ul style="list-style-type: none"> Free Look period for 15 days from the date of receipt of the Policy document Lifelong Renewal under the policy with 30 days Grace Period Sum Insured Enhancement The Sum Insured can be enhanced only at the time of renewal subject to acceptance by the Company. 	Section G
13	Insured's Obligations	<ul style="list-style-type: none"> Disclosure of Material Information as sought in the Proposal form. 	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail</p>			