

DESCRIPTION IS ILLUSTRATIVE AND NOT EXHAUSTIVE

Sr. No.	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1	Product Name	my:health Critical Suraksha Plus	
2	What am I covered for:	<p>Section A. Base Coversl.</p> <p>I. Critical Illness Cover</p> <ol style="list-style-type: none"> Cancer Cover Heart Cover Nervous System Cover Other Major Organ Cover <p>II. Multi Pay Critical Illness Cover</p> <ol style="list-style-type: none"> Cancer Cover Heart Cover Nervous System Cover Other Major Organ Cover <p>Section B: my:Health Active</p> <ol style="list-style-type: none"> Fitness discount @ Renewal Health Incentive Wellness services <p>Section C: Renewal benefit</p> <p>Preventive Health Check Up</p> <p>Section D:Optional Covers</p> <ol style="list-style-type: none"> Pre Diagnosis Cover Post Diagnosis Support <ol style="list-style-type: none"> Second Medical Opinion Molecular Gene Expression profiling test Post Diagnosis Assistance Loss of Job <p>Add On Cover:</p> <p>my:health Hospital Cash Benefit Add on</p>	<p>A I - Critical Illness Cover</p> <p>A II- Multi Pay Critical Illness Cover</p> <p>B- my:Health Active</p> <p>C- Renewal Benefits</p> <p>D- Optional Covers</p>
3	What are the major exclusions in the policy:	<p>We will not pay expenses arising from</p> <ul style="list-style-type: none"> War, whether war be declared or not, invasion, act of foreign enemy. Participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, Abuse of intoxicants or hallucinogenic substances. Any Critical Illness directly or indirectly caused due to intentional self-injury, suicide or attempted suicide; whether the person is medically sane or insane <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	F- Major Exclusions
4	Waiting Periods	<ul style="list-style-type: none"> 90 days waiting period applicable on all claims under on major conditions listed under Section A I-Critical Illness and Section A II -Multi Pay Critical Illness 180 days waiting period applicable on all claims under all minor conditions listed under Section A- Critical Illness and Angioplasty Under Section A II, Heart Cover 4 years waiting period applicable for Pre-existing ailments 7 Days survival period applicable for all the Covers under Section AI and AII 	F- Major Exclusions
5	Payment Basis	<p>Fixed benefit amount on the occurrence of a covered event under all Covers except</p> <ol style="list-style-type: none"> Second Medical Opinion. Molecular Gene Expression profiling test Diagnostic Procedure Cover <p>Where Coverage is on Reimbursement basis.</p>	D - Optional Covers
6	Loss Sharing	<ul style="list-style-type: none"> Not applicable 	
7	Renewal Conditions	<ul style="list-style-type: none"> Policy is renewable for lifetime Grace Period for Renewal is 30 days from due date. 	H- General Conditions
8	Renewal Benefits	<ul style="list-style-type: none"> Preventive Health Check up 	C – Renewal Benefits
9	Cancellation	<ul style="list-style-type: none"> This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form or noncooperation by any Insured Person, upon giving 30 days' notice. Insured Person can cancel this Policy at any time by giving Us written notice 	H- General Conditions

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10	How to Claim	Kindly contact Us 48 hrs prior for planned hospitalisation or within 24 hours of hospitalisation in case of emergency hospitalisation on Service No. 022-62346234 / 0120-62346234 Email :healthclaims@hdfcergo.com You must submit a duly filled claim form along with specified documents under the policy within 30 days from date of discharge. Any additional information requested must be submitted within 15 days of Our request	Section G
11	Policy Servicing / Grievance / Complaints	In case of any grievance, We may be contacted through any of the following: Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234 <ul style="list-style-type: none"> • For lodging a complaint online, email to us 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 G
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 terms and conditions set out in the Policy • Portability Any Insured Person in the policy has the option to transfer to any health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits. 	H-General Conditions
13	Insured's Obligations	<ul style="list-style-type: none"> • Disclosure of all medical conditions/pre-existing disease/s or condition/s, income details as sought in proposal form before buying a policy. Non-disclosure may result in claim not being paid. 	H-General Conditions
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			