

my:health Women Suraksha

Description is Illustrative and not Exhaustive

1	Product Name	my:health Women Suraksha	Policy Clause No																																										
2	What am I covered for:	<p>A. Coverage</p> <p>A1. Major Illnesses & Procedures</p> <p>Section 1: Cancer Cover</p> <ul style="list-style-type: none"> • Malignant Cancer of Specified sites: <ul style="list-style-type: none"> o Breast o Uterus o Ovary o Cervix o Fallopian Tube o Vagina/Vulva • Other Major Cancers • Carcinoma in situ of Cervix Uteri • Carcinoma in situ of Breast <p>Section 2: Major Illnesses</p> <ul style="list-style-type: none"> • Systemic Lupus Erythematosus with Lupus Nephritis • Rheumatoid Arthritis • Severe Osteoporosis <p>Section 3: Surgical Procedures</p> <ul style="list-style-type: none"> • Breast Lumpectomy • Mastectomy • Breast Reconstructive Surgery • Hysterectomy • Wertheim's Operation • Radical Vulvectomy • Total Pelvic Exenteration • Complicated Repair of Vaginal Fistula <p>Section 4: Cardiac Ailments & Procedures</p> <ul style="list-style-type: none"> • Open Chest CABG • Heart Valve Repair • First Heart Attack of Specified • Coma of Specified Severity • Stroke Resulting in Permanent Symptoms • Angioplasty • Balloon Valvotomy or Valvuloplasty • Insertion of Pacemaker 	A Section 1 to 5																																										
		<p>Section 5: Critical Illnesses</p> <table border="1"> <tbody> <tr> <td>Surgery of Aorta</td> <td>Kidney failure requiring regular dialysis</td> </tr> <tr> <td>Infective Endocarditis</td> <td>Major Organ/Bone Marrow Transplantation</td> </tr> <tr> <td>Primary (Idiopathic) Pulmonary Hypertension</td> <td>End Stage Liver Failure</td> </tr> <tr> <td>Dissecting Aortic Aneurysm</td> <td>Medullary Cystic Disease</td> </tr> <tr> <td>Cardiomyopathy</td> <td>Aplastic Anaemia</td> </tr> <tr> <td>Other serious coronary artery disease</td> <td>End Stage Lung Failure</td> </tr> <tr> <td>Eisenmenger's Syndrome</td> <td>Fulminant Hepatitis</td> </tr> <tr> <td>Multiple Sclerosis with persisting symptoms</td> <td>Chronic Adrenal Insufficiency (Addison's Disease)</td> </tr> <tr> <td>Permanent Paralysis of Limbs</td> <td>Progressive Scleroderma</td> </tr> <tr> <td>Benign Brain Tumour</td> <td>Chronic Relapsing Pancreatitis</td> </tr> <tr> <td>Parkinson's Disease</td> <td>Elephantiasis</td> </tr> <tr> <td>Alzheimer's Disease</td> <td>HIV due to blood transfusion and occupationally acquired HIV</td> </tr> <tr> <td>Motor Neurone Disease with permanent symptoms</td> <td>Terminal Illness</td> </tr> <tr> <td>Muscular Dystrophy</td> <td>Myelofibrosis</td> </tr> <tr> <td>Apallic Syndrome</td> <td>Pheochromocytoma</td> </tr> <tr> <td>Bacterial Meningitis</td> <td>Crohn's Disease</td> </tr> <tr> <td>Creutzfeldt-Jakob Disease (CJD)</td> <td>Severe Ulcerative Colitis</td> </tr> <tr> <td>Encephalitis</td> <td>Deafness</td> </tr> <tr> <td>Major Head Trauma</td> <td>Loss of Speech</td> </tr> <tr> <td>Progressive Supranuclear Palsy</td> <td>Blindness</td> </tr> <tr> <td>Brain Surgery</td> <td></td> </tr> </tbody> </table>	Surgery of Aorta	Kidney failure requiring regular dialysis	Infective Endocarditis	Major Organ/Bone Marrow Transplantation	Primary (Idiopathic) Pulmonary Hypertension	End Stage Liver Failure	Dissecting Aortic Aneurysm	Medullary Cystic Disease	Cardiomyopathy	Aplastic Anaemia	Other serious coronary artery disease	End Stage Lung Failure	Eisenmenger's Syndrome	Fulminant Hepatitis	Multiple Sclerosis with persisting symptoms	Chronic Adrenal Insufficiency (Addison's Disease)	Permanent Paralysis of Limbs	Progressive Scleroderma	Benign Brain Tumour	Chronic Relapsing Pancreatitis	Parkinson's Disease	Elephantiasis	Alzheimer's Disease	HIV due to blood transfusion and occupationally acquired HIV	Motor Neurone Disease with permanent symptoms	Terminal Illness	Muscular Dystrophy	Myelofibrosis	Apallic Syndrome	Pheochromocytoma	Bacterial Meningitis	Crohn's Disease	Creutzfeldt-Jakob Disease (CJD)	Severe Ulcerative Colitis	Encephalitis	Deafness	Major Head Trauma	Loss of Speech	Progressive Supranuclear Palsy	Blindness	Brain Surgery		
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		<p>A2. Assault and Burns</p> <p>B: my:Health Active</p> <ol style="list-style-type: none"> 1. Fitness discount @ Renewal 2. Health Incentive 3. Wellness services <p>C: Renewal benefit</p> <p>Preventive Health Check Up</p> <p>D: Optional Covers</p> <p>1. Pregnancy and New Born Complications</p> <p>a. Pregnancy Complications:</p> <ul style="list-style-type: none"> • Disseminated Intravascular Coagulation (DIC) • Ectopic Pregnancy • Molar Pregnancy • Eclampsia <p>b. New Born Complications:</p> <ul style="list-style-type: none"> • Down's Syndrome • Spina Bifida • Tetralogy of Fallot • Cleft Palate • Ventricular Septal Defect • Patent Ductus Arteriosus • Surgical Separation of Conjoined Twins 	<p>All</p> <p>B – my:Health Active</p> <p>C - Renewal</p> <p>Section D</p>
		<p>2. Post Diagnosis Support</p> <ol style="list-style-type: none"> a. Second Medical Opinion b. Molecular Gene Expression profiling test c. Post Diagnosis Assistance <p>3. Loss of Job</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. • committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide <p>This is indicative list, for comprehensive list please refer wordings</p>	F: Major Exclusions
4	Waiting Periods	<ul style="list-style-type: none"> • 90 days waiting period applicable on all claims under on Malignant Cancer of Specified sites, Other Major Cancer Cover and Critical Illness Cover • 180 days waiting period applicable on all claims under Carcinoma in situ, Major Illness except Systemic Lupus Erythematosus with Lupus Nephritis, Rheumatoid Arthritis , Surgical procedures and Cardiac Ailments & Procedures cover • 1 Year waiting period applicable for all claims under pregnancy and New Born Complications cover • 4 years waiting period applicable for Pre-existing ailments • 7 Days survival period applicable for all the Covers under Section AI and All 	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"> a. Second Medical Opinion b. Molecular Gene Expression profiling test <p>where Coverage is on Reimbursement basis.</p>	A. Coverage
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 except under Pregnancy and New Born Complications cover, where the cover can be renewed up to 50 yrs of age. • Grace Period for Renewal is 30 days from due date. 	I – General Conditions
8	Renewal Benefits	<ul style="list-style-type: none"> • Preventive Health Check up 	C – Renewal Benefits

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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 	I – General Conditions
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>For Reimbursement claim intimation, customer should visit www.hdfcergo.com - > Help -> Claim registration Or Send duly signed claim form along with required documents to below address</p> <p>HDFC ERGO General Insurance company Ltd 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301 For preauth claim write to us at preauth@hdfcergo.com</p>	G – Claims Process
11	Policy Servicing / Grievance / Complaints	<p>Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes in the policy/track claim</p> <p>For any query/issues customer can write to : care@hdfcergo.com</p> <p>Level 1 : For lack of a response or if the response provided does not meet customer expectation, he can write to: grievance@hdfcergo.com</p> <p>Level 2 : If customer not satisfied with the decision/resolution of the Grievance or have not received any response within 15 days, customer may write to: cgo@hdfcergo.com</p> <p>Level 3 : If customer's grievance is not resolved at the above escalation levels, he can approach the Insurance Ombudsman for next level redressal.</p>	I – General Conditions
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. 	I – General Conditions
13	Insured's Obligations	<p>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.</p>	I – General Conditions
<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>			