

Description is illustrative and not exhaustive

Sr No.	TITLE	DESCRIPTION	Policy Clause Number
1	Product Name	Saral Suraksha Bima , HDFC ERGO	
2	What am I covered for:	<p>1 – Base Coverages</p> <p>a. Accidental Death</p> <p>b. Permanent Total Disablement due to accident</p> <p>c. Permanent Partial Disablement due to accident</p> <p>2 – Optional Covers</p> <p>a. Temporary Total Disablement</p> <p>b. Hospitalization Expenses due to Accident</p> <p>c. Education Grant</p>	<p>4.1(a)</p> <p>4.1(b)</p> <p>4.1(c)</p> <p>4.1(a)</p> <p>4.1(b)</p> <p>4.1(c)</p>
3	What are the major exclusions in the policy	<p>Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:</p> <p>Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person</p> <p>a. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>b. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.</p> <p>c. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</p> <p>d. arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.</p>	<p>6(i)</p> <p>6(ii)</p> <p>6(iv)</p> <p>6(v)</p>
4	Waiting Periods	Not applicable	
5	Payment Basis	<p>a) The payment of claims under all the base covers of Standard PA product and the optional covers "temporary total disablement benefit" and "Education grant" is on benefit basis.</p> <p>b) The payment of claims under the optional cover "Hospitalization Expenses due to Accident" is on indemnity basis (Cashless/Reimbursement).</p>	
6	Loss Sharing	Not applicable	
7	Renewal Conditions	<p>a) The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p> <p>b) This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.</p>	<p>8.13</p> <p>8.13</p>

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8	Cancellation	i. The Insured may cancel this Policy by giving 15days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period.	8.11 (i)
		ii. 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 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non- disclosure of material facts or fraud.	8.11 (ii)
9	Claims	Notification: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.	7.1
		The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.	7.3
10	Policy Servicing	In case of any grievance, the Company may be contacted through any of the following: <ul style="list-style-type: none"> • Our 24X7 Customer Service number 022-62346234 / 0120-62346234 from any Landline & Mobile for lodging a complaint online, email 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 given in the Policy document. 	
	Grievances/ Complaints	<ul style="list-style-type: none"> a. Details of Grievance redressal officer https://www.hdfcergo.com/customer-voice/grievances b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-A of Policy document. 	
11	Insured's Rights	<ul style="list-style-type: none"> a. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document. b. In case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. c. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document. d. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. <p>TAT for Pre-Auth (applicable for the section "Hospitalization expenses due to accident): Cashless Authorization – Turn Around Time Fresh Request- Planned Hospitalization: 2 hr Emergency Hospitalization: 2 hr Deficiency: 2 hr</p>	
12	Insured's Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non- disclosure of any material fact by the policyholder.	8.1

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.