



Maxima - Prospectus
HDFC ERGO General Insurance Limited

MAXIMA - PROSPECTUS

Suitability

- This policy covers persons in the age group 91 days onwards. The maximum entry age is 65 years.
- There is no maximum cover ceasing age in this policy.
- The policy will be issued for a period of 1 year.
- This policy can be issued to an individual and/or family. The family coverage is on floater basis and the coverage will be available for two members & two adults + upto 2 children.
- The family includes spouse, dependent children and dependent parents.
- The premium under floater coverage will be charged on the age of the eldest insured member.

Salient Features & Benefits

Out-patient Module

We will issue Entitlement Certificate to the Insured Person for availing Out-patient benefits within the Network service provider. Reimbursement of expenses for OPD consultation, Diagnostic Tests, Pharmacy, Out-patient Dental Treatment, and Spectacles, Contact Lenses would be done in cases where the member visits a non-network provider. For Annual Health Check-Up benefit, no reimbursement is allowed.

1. **Out-patient Consultations**- Out-patient consultations by a general Medical Practitioner(s) or a specialist Medical Practitioner(s).
2. **Diagnostic Tests** - Out-patient diagnostic tests taken by the Insured Person from a diagnostic centre (not necessarily to be prescribed by Network Medical Practitioner).
3. **Pharmacy** - Medicines purchased by the Insured Person from a pharmacy, provided that such medicines have been prescribed in writing by a Medical Practitioner (not necessarily to be Network Medical Practitioner).
4. **Out-patient Dental Treatment** - Any necessary dental treatment taken by an Insured Person from a dentist provided that We will not pay for any dental treatment that comprises cosmetic treatment.
5. **Spectacles, Contact lenses** - Either one pair of spectacles or contact lenses, provided that these have been prescribed for the Insured Person by a Eye specialist Medical Practitioner(s).
6. **Annual Health Check Up within specified Network** - A health check-up for the Insured Person within Network . [This benefit is not available to the Insured Persons above the age of 45 years in the first Policy Year and to the Insured Persons below 18 years of age.]

Out-patient benefit Network is available in following cities (Chennai, Delhi, Mumbai, Hyderabad, Bengaluru, Ahmedabad, Kolkata). The list of network service providers is available on Our website www.hdfcergohealth.com.

If an Entitlement Certificate has been used and results in treatment to which In-patient Module responds, then We would be refunding the Entitlement Certificate used for pre-hospitalisation by issuing fresh Entitlement Certificate.

In-patient Module

1. **In-patient Treatment** - It covers hospitalisation expenses due to an illness or accident. We will pay for the medical expenses for Room rent, boarding expenses, Nursing, Intensive care unit, Medical Practitioner(s), Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, Medicines, drugs and consumables, Diagnostic procedures, Cost of prosthetic & other devices or equipments if implanted internally during a Surgical Procedure.

Note pertaining specifically to AYUSH Treatments only:

Medical expenses pertaining only to In-patient care AYUSH treatment are also covered under 'In-patient treatment' cover if undertaken in an AYUSH Hospital. Any medical expense other than In-patient care AYUSH treatment expenses are not covered under this policy.



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2. **Pre-Hospitalisation Medical Expenses** - The Medical Expenses incurred in 30 days immediately before the Insured Person was hospitalised. It can be increased to 60 days if claim is intimated 5 days before hospitalisation.
3. **Post-Hospitalisation Medical Expenses** - The Medical Expenses incurred in 60 days immediately after the Insured Person was discharged post-hospitalisation. It can be increased to 90 days if claim is intimated 5 days before hospitalisation.
4. **Day Care procedures** - The Medical Expenses for Day care procedures which do not require 24 hours hospitalisation due to technological advancement.
5. **Domiciliary Treatment** - The Medical Expenses incurred by an Insured Person for availing medical treatment at his/her home which would otherwise have required Hospitalisation.
6. **Organ Donor** - The Medical Expenses for an organ donor's treatment for the harvesting of the organ.
7. **Emergency Ambulance** - Expenses upto `2,000 per hospitalisation for utilizing ambulance service for transporting Insured Person to Hospital in case of an emergency or from one hospital to another if medical services required are not available.
8. **Maternity Expenses** - Medical Expenses for maternity including pre-natal and post-natal expenses after a waiting period of 4 years.
9. **Newborn baby** - Optional coverage for newborn from birth (Day 1 - 90) for In-patient Treatment benefit, subject to acceptance of proposal and premium payment in full.
10. **Daily Cash for choosing shared accommodation** - Per Day cash amount per day if the Insured Person is hospitalised in shared accommodation in a Network Hospital and hospitalisation exceeds 48 hrs.
11. **Daily Cash for accompanying an Insured Child** - Per day cash amount for 1 accompanying adult if insured child under 12 years is hospitalised and hospitalisation exceeds 72 hrs.

Optional Benefit: Critical Illness benefit provides lumpsum benefit for listed Critical Illness. The benefit amount is payable once the Critical Illness is diagnosed during the policy period and the Insured Person survives 30 days after the diagnosis. This benefit can be opted on payment of additional premium. This benefit if opted is applicable to all family members on Individual Sum Insured Basis equivalent to `300,000/-. **This benefit will not be renewed beyond 70 years of age.**

Sum Insured: In-patient Sum Insured per policy of `300,000. Out-patient Sum Insured per policy as mentioned in Schedule of benefits and Critical Illness (Optional Benefit) Sum Insured per Insured `300,000/-

Renewal Incentives:

• Out-patient Module

Carry Forward Bonus - If any available Entitlement Certificates are not used by Insured Person in a Policy Year, then We will carry forward 50% of these Entitlement Certificates to the next Policy Year except for Annual Health Check-Up.

Process for obtaining Carry Forward Entitlement Certificates

You have to send us all unused entitlement certificates before renewal (grace period of 15 days from the due date of renewal can be provided). After verifying the entitlement certificates and checking the admissibility of Carry Forward Bonus as mentioned above, fresh entitlement certificates will be issued within 30 days of the receipt of the unused entitlement certificates provided that the policy is renewed with Us without a break.

• In-patient Module:

Cumulative Bonus -

On Renewal of this Policy with the Company without a break, a sum equal to 10% of the Base Sum Insured of the expiring Policy shall be provided as Cumulative Bonus irrespective of any claims and shall be available under the Renewed Policy subject to the following conditions:



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- a. The maximum Cumulative Bonus will not exceed 50% of the Basic Sum Insured in any Policy Year.
- b. In Family Floater policy, the Cumulative Bonus shall be available on Family Floater basis at policy level
- c. In Family Floater policy, the accrued Cumulative Bonus is available to all Insured Persons under the Policy.
- d. The applicable Cumulative Bonus shall be applied annually only on completion of each Policy Year, and once added, the accumulated amount will be carried forward to the subsequent Policy Year, subject to there being no Break in Policy
- e. If the Insured Persons in the expiring policy are covered on individual basis and thus have accrued the Cumulative Bonus for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the Cumulative Bonus to be carried forward for credit in the Policy would be the lowest accrued Cumulative Bonus amongst all the Insured Persons from the expiring Policy.
- f. Portability/migration benefit will be offered to the extent of sum of previous sum insured and accrued Cumulative Bonus, portability/migration benefit shall not apply to any other additional increased Sum Insured.
- g. In policies with a 2/3 year Policy Period, the application of above guidelines of Cumulative Bonus shall be post completion of each policy year.

Free Look Period:

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

Exclusions: [Applicable to In-patient Module and Critical Illness benefit]

A. Waiting Periods

All illnesses, treatments shall be covered subject to the waiting periods specified below:

i) 30-day waiting period - Code Excl03

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the insured person has continuous coverage for more than twelve months.



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- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

ii) Specified Disease/Procedure waiting period - Code- Excl02

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f) List of specific diseases/procedures:-
 - i. **Illnesses:** arthritis if non infective; calculus diseases of gall bladder and urogenital system; cataract; fissure/fistula in anus, hemorrhoids, pilonidal sinus, gastric and duodenal ulcers; gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); osteoarthritis and osteoporosis ; polycystic ovarian diseases; sinusitis and Rhinitis, Tonsillitis and skin tumors unless malignant.
 - ii. **Treatments:** benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy; joint replacement; myomectomy for fibroids; surgery of gallbladder and bile duct unless necessitated by malignancy; surgery of genito urinary system unless necessitated by malignancy; surgery of benign prostatic hypertrophy; surgery of hernia; surgery of hydrocele; surgery for prolapsed inter vertebral disk; surgery of varicose veins and varicose ulcers; surgery on tonsils and sinuses; nasal septum deviation.

iii. Pre-Existing Diseases - Excl01

- a) Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.



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- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by insurer.

B. General Exclusions

We will not make any payment for any claim in respect of any **Insured Person** caused by, arising from or attributable to any of the following unless expressly stated to the contrary in this **Policy**:

- i. **Investigation & Evaluation: Code – Excl04**
 - a. Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- ii. **Rest Cure, rehabilitation and respite care: Code – Excl05** – Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- iii. **Obesity/Weight control: Code – Excl06** – Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
 - a. Surgery to be conducted is upon the advice of the doctor
 - b. The surgery/procedure conducted should be supported by clinical protocols
 - c. The member has to be 18 years of age or older and
 - d. Body Mass Index (BMI)
 - i. Greater than or equal to 40 or,
 - ii. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 1. Obesity related cardiomyopathy
 2. coronary heart disease
 3. severe sleep apnoea
 4. uncontrolled type2 diabetes
- iv. **Change-of-Gender treatments: Code – Excl07** – Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- v. **Cosmetic or plastic surgery: Code – Excl08** – Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or 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**.
- vi. **Hazardous or Adventure sports: Code – Excl09** – Expenses related to any treatment necessitated due to participation as a professional in **Hazardous or Adventure sports**, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.
- vii. **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.



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- viii. **Excluded Providers: Code11** - 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.
- ix. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **Code – Excl12**
- x. 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**
- xi. 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**
- xii. **Refractive Error: Code - Excl15** – Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- xiii. **Unproven Treatments: Code – Excl16** – 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.
- xiv. **Sterility and Infertility: Code- Excl17** – Expenses related to sterility and infertility. This includes:
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
- xv. **Maternity: Code – Excl18**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the **Policy** period.
- xvi. War or any act of war(whether war be declared or not or caused during service in the armed forces of any country), invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection,military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- xvii. Any **Insured Person** committing or attempting to commit intentional self-injury or attempted suicide or suicide while mentally sound or unsound.
- xviii. Any **Insured Person's** participation or involvement in naval, military or air force operation.
- xix. Investigative treatment for Sleep-apnoea,general debility or exhaustion (“run-down condition”).
- xx. Congenital external diseases, defects or anomalies,
- xxi. Stem cell harvesting
- xxii. Investigative treatment for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xxiii. Circumcisions (unless necessitated by **Illness** or **Injury** and forming part of treatment).
- xxiv. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- xxv. Preventive care, and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.



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- xxvi. Vaccination including inoculation and immunisations (Except post bite treatment),
- xxvii. **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 etc. Full list of Non-Medical expenses attached and is also available at www.hdfcergohealth.com.
- xxviii. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a Medical Practitioner who is a member of an Insured Person's family, or stays with him,
- xxix. Treatment taken on Outpatient basis
- xxx. The provision or fitting of hearing aids, spectacles or contact lenses.
- xxxi. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement method. Optometric therapy.
- xxxii. 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.
- xxxiii. 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) unless necessitated by an Accident. Exhaustive list of Non-Medical Expenses attached and also available on www.hdfcergo.com.
- xxxiv. Any Claim arising due to Non-disclosure of Pre-existing **Illness** or Material fact as sought to be declared on the Proposal form.
- xxxv. Any non allopathic treatment except to the extent of coverage provided for under 'In-patient treatment' cover under Part B – In patient module.
- xxxvi. Dental treatment and surgery of any kind, unless requiring Hospitalisation.
- xxxvii. Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule

Renewal

A health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to conditions stated under Moratorium clause:-

- i. Renewal of a health insurance policy shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy like critical illness policies.
- ii. The company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy.
- iii. No loading shall apply on renewals based on individual claims experience
- iv. The Company shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the Policyholder, the Insurer may underwrite only to the extent of increased sum insured.

Renewal premium due can be paid prior to the due date as per norms set out by the Company.

Non-Disclosure or Misrepresentation:

- i. If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:



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- a) cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 15 day notice by sending an endorsement to Your address shown in the Schedule; and
 - b) the claim under such Policy if any, shall be prejudiced.
- ii. We may also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of Non-Disclosure/Misrepresentation of Pre-existing diseases subject to your prior consent;
- a) Permanently exclude the disease/condition and continue with the Policy
 - b) Incorporate additional waiting period of not exceeding 3 years for the said undisclosed disease or condition from the date the non-disclosed condition was detected and continue with the Policy.
 - c) Levy underwriting loading from the first year of issuance of policy or renewal, whichever is later.

The above options will not prejudice the rights of the Company to invoke cancellation under clause i above.

Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits

Portability

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

Withdrawal of Policy



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- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

Claim Procedure:

All claims under this policy will be processed and settled by specified (HDFC ERGO General Insurance Company Limited) licensed by IRDA.

Intimation & Assistance - Please contact HDFC ERGO General Insurance Company Limited atleast 7 days prior to an event which might give rise to a claim. For any emergency situations, kindly contact HDFC ERGO General Insurance Company Limited within 24 hours of the event.

Procedure for Reimbursement of Medical Expenses

- HDFC ERGO General Insurance Company Limited must be informed no later than 7 days of completion of such treatment, consultation or procedure using the Claim Intimation Form.
- Please send the duly signed claim form and all the information/documents mentioned therein to HDFC ERGO General Insurance Company Limited within 15 days of the occurrence of the Incident.
- * Please refer to claim form for complete documentation.
- If there is any deficiency in the documents/information submitted by you, HDFC ERGO General Insurance Company Limited will send the deficiency letter within 7 days of receipt of the claim documents.
- The payment will be made in the name of the proposer.
- Claim settlement (Provision for penal interest)
 - The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of intimation.
 - In the 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 intimation to the date of payment of claim at a rate 2% above the bank rate.
 -

Note: Payment will only be made for items covered under your policy and upto the limits therein.

Procedure to avail Cashless facility

- For any emergency Hospitalisation, HDFC ERGO General Insurance Company Limited must be informed no later than 24 hours after hospitalization.
- For any planned hospitalization, kindly seek cashless authorization from HDFC ERGO General Insurance Company Limited atleast 48 hours prior to the hospitalization.
- HDFC ERGO General Insurance Company Limited will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the



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documents sent, the same shall be communicated to the hospital within 1 hour of receipt of documents.

- Please pay the non-medical and expenses not covered to the hospital prior to the discharge.
- In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 1 hour.

Note:

- Insured person is entitled for cashless coverage only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website or the list provided along with Policy kit or call us on our Contact number at 1800-102-0333.
- Rejection of cashless facility in no way indicates rejection of the claim.

Process for Reimbursement of OPD Benefits in non-network providers

- Reimbursement of expenses for OPD consultation, Diagnostic Tests, Pharmacy, Out-patient Dental Treatment, and Spectacles/Contact Lenses would be done in cases where the member visits a non-network provider. Annual Health Check-Up benefit can be availed only at network provider.
- Please submit the duly signed Original Entitlement Certificate along with the original payment receipt, prescription and ID card to HDFC ERGO General Insurance Company Limited on completion of service.
- Only original copies of the Entitlement Certificate shall be valid.
- The Entitlement Certificate may be used by the Insured Person(s) whose name is mentioned on the entitlement certificate.
- Reimbursement will be made for the fixed amount as mentioned in Entitlement Certificate or actual payment made.

Requirement

- Completed proposal form
- Pre Policy Check-up (PPC) depending on the age and sum insured. For accepted PPC cases, we will reimburse 100% of the expenses incurred subject to maximum of `2,000/- per insured person.

Cancellation

- i. The Policyholder may cancel this policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.
- ii. Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year.
- iii. 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.
- iv. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s
- v. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.



a. Grievance Redressal Procedure

In case of any grievance the insured person may contact the company through:

- Website: www.hdfcergo.com
- Contact us: 022 6158 2020/ 022 6234 6234
- Contact Details for Senior Citizen: 022 – 6242 – 6226 | seniorcitizen@hdfcergo.com
- E-mail: grievance@hdfcergo.com

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at cgo@hdfcergo.com

For updated details of grievance officer, kindly refer the link:

<https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contacts us at	Call - : 022 6234 6234 / 0120 6234 6234 https://www.hdfcergo.com/customer-care/grievances Call - : 022 6158 2020/ 022 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation_level_1 Call - : 022 6158 2020/ 022 6234 6234	https://www.hdfcergo.com/customer-care/grievances/escalation_level_2 Call - : 022 6158 2020/ 022 6234 6234
Contact Point for Senior Citizen	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com	https://www.hdfcergo.com/customer-care/grievances Call - : 022 – 6242 – 6226 Email - seniorcitizen@hdfcergo.com
Write to us at	care@hdfcergo.com	grievance@hdfcergo.com	cgo@hdfcergo.com
	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance	The Compliance Officer, Registered & Corporate



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		Company 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri, Mumbai – 400059	Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
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- i. If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

Premium Rates

- Annual Premium in ` [Excluding Goods & Services Tax & Cess (if any)] Base Product*

Age Group	1 Member	2 Members**	2 Adults + upto 2 Children**
0-17	12,682	-	-
18-45	13,795	19,135	25,810
46-60	16,910	23,585	30,705
> 60	24,831	35,778	42,720

**Premium will be computed considering age of eldest member

Optional Benefit Critical Illness* [On individual Sum Insured basis]

Age Group	Sum Insured ` 300,000
0-17	92
18-45	785
46-60	3,741
61-70	10,983

- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.
- Premium rates are subject to change with prior approval from IRDA.

Avail tax benefit for the premium amount under section 80D of Income Tax Act

*We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured).

We will not apply any additional loading on your policy premium at renewal based on claim experience.



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We will inform You about the applicable risk loading through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.

Please note that We will issue Policy only after getting Your consent.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA.



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Schedule of Benefits

Part A- Out-patient Module			
Sum Insured per Policy	1 Member	2 Members	2 Adults + upto 2 Children
a) Out-patient Consultations*	4 Consultations	6 Consultations	8 Consultations
b) Diagnostic Tests [#]	` 5,000	` 5,500	` 7,000
c) Pharmacy [#]			
d) Out-patient Dental Treatment [#]			
e) Spectacles, Contact Lenses [#]			
f) Annual Health Check-up within specified Network [^]	1 Entitlement Certificate	2 Entitlement Certificates	2 Entitlement Certificates
<p>* The reimbursement against non-network Out-patient Consultations is restricted up to lower of actual expenses or `400.</p> <p># The reimbursement against non-network Diagnostic Tests, Pharmacy, Out-patient Dental Treatment, Spectacles, Contact Lenses is restricted up to lower of actual expenses or the Sum Insured mentioned above.</p> <p>[^] One Entitlement Certificate of Annual Health Check-up includes following tests: Hb, PCV, RBC, MCHC, MCV, MCH, Total WBC, Differential Count, ESR, PLT, Peripheral Smear, Complete Urine Analysis, GTT, Serum Calcium, Serum Creatinine, Lipid Profile (Total Cholesterol, HDL Cholesterol, LDL Cholesterol, Triglycerides, Cardiac Risk Ratio), Liver Function Test (Total Protein, Albumin, Globulin, Total bilirubin, ALT, AST, GGTP), Blood group, ECG (Resting), X-ray (chest), Ultrasound (Upper abdomen screening), Consultation by General Physician, Consultation by Gynecologist.</p>			
Part B- Inpatient Module			
	1 Member	2 Members	2 Adults + upto 2 Children
Sum Insured per Policy	` 300,000	` 300,000	` 300,000
a) In-patient Treatment	Covered		
b) Pre-Hospitalization	30 days; can be increased to 60 days		
c) Post-Hospitalization	60 days; can be increased to 90 days		
d) Day Care Procedures	Covered		
e) Domiciliary Treatment	Covered		
f) Daily Cash for choosing Shared Accommodation	` 500 per day, Maximum ` 3,000		

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g) Organ Donor	Covered
Part B- Inpatient Module	
h) Emergency Ambulance	Upto `2000 per hospitalisation
i) Daily Cash for accompanying an insured child	`300 per day; Maximum `9,000
j) Maternity Expenses ** Waiting Period 4 years	Normal Delivery- `15,000; Caesarean Delivery- `25,000 (Including Pre/Post Natal limit of `1,500 and Infant baby limit of `2,000)
k) Newborn baby cover	Optional
Optional Benefit	
Critical Illness ** [Offered on Individual Sum Insured basis]	`300,000

**These benefits do not dip into In-patient Sum Insured

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions.

Please seek the advice of your insurance advisor if you require any further information or clarification.

Annexure I – List of Non-Medical Expenses

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S. No.	Item	S. No.	Item
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	BEAUTY SERVICES	37	SPIROMETRE
4	BELTS/ BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK/HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL / INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT
14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE TABLETS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	55	ECG ELECTRODES
22	TELEVISION CHARGES	56	GLOVES
23	SURCHARGES	57	NEBULISATION KIT
24	ATTENDANT CHARGES	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	59	KIDNEY TRAY
26	BIRTH CERTIFICATE	60	MASK
27	CERTIFICATE CHARGES	61	OUNCE GLASS
28	COURIER CHARGES	62	OXYGEN MASK
29	CONVEYANCE CHARGES	63	PELVIC TRACTION BELT
30	MEDICAL CERTIFICATE	64	PAN CAN
31	MEDICAL RECORDS	65	TROLLY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY