CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No.	Title	Description	Policy Clause Number
1	Name of add-on policy	Essential Personal Accident (EPA)	Not Applicable
2	Policy Number	Policy number shall be as on Policy Schedule issued post policy issuance	Not Applicable
3	Type of Insurance Product / Policy	Benefit based	Not Applicable
4	Sum Insured (Basis)	This Add-on shall function on an Individual Sum Insured basis.	Section 1.B
5	Policy Coverage (What the policy covers?)	**Base covers:** Policy covers the insured person for the Expenses in respect of: **1) Accidental Death:** A lump sum payment as specified in the policy schedule, would be made in event of death due to an accident. **2) Permanent Disablement:** A lump sum payment would be made as per the scale provided in policy in the event of Permanent Disablement due to an accident.	Section 2
6	Exclusions (what the policy does not cover)	1. War, civil war, hostile aggression by other countries, domestic riots, insurgency, insurrection, public defence, nuclear material and radiation of any kind. 2. Intentional involvement of Insured person in any unlawful activity. 3. Intentional self-injury or attempted suicide. 4. Injury sustained whilst engaging in Adventure Sports. 5. Accidents due to use or under influence of alcohol, tobacco, narcotic or psychotropic substances by the Insured. 6. Accidental Death or Permanent disablement wherein the Injury that has occurred prior to the initial commencement date of this add-on, irrespective of whether the Injury has been treated, or medical advice, diagnosis, care or treatment has been sought.	Section 3

		7. Disappearance of the Insured Person after a forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was known to be a passenger. 8. Accidental Death or Permanent disablement due an insect bite or animal bite or snake bite 9. Disappearance of the Insured Person after and as a result of any Catastrophic Event	
7	Waiting Period	No waiting periods are applicable under this add-on.	As per base product
8	Financial limits of coverages • Sub-limits	NA	As per base product
9	Claims/Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization.	As per base product
		Turn Around Time (TAT) for claims settlement: For Cashless Process: i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request. ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.	
		For Reimbursement Process: TAT for Claim settlement – Within 15 days of claim intimation	
		Provide the details /web link for following:	
		Network Hospital details : https://www.hdfcergo.com/locators/cashless-hospitals-networks	
		Helpline number : https://www.hdfcergo.com/customercare/grievances Call - : 022 6158 2020 / 011 6158 2020	
		Hospitals which are excluded or from where no claims will be accepted by insurer	

		http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	
10	Policy Servicing	Call center number: 022 6158 2020 / 011 6158 2020 Or visit help section on www.hdfcergo.com Details of Company officials: Customer Happiness Center: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai – 400078	As per base product
11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through: - **First Point of Contact** : Call us at 022 6158 2020 / 011 6158 2020/www.hdfcergo.com - **Level 1** (For lack of a response or if the response provided does not meet your expectation) : Write to The Complaints & Grievance Cell (C&G Cell) on the address mentioned below / email to grievance@hdfcergo.com / Call on 18002677444 (operational Monday - Saturday 9AM to 6PM) - **Level 2** (If you're not satisfied with the resolution or if no response was received within 15 days) : Write to the Chief Grievance Officer on the address mentioned below / email to cgo@hdfcergo.com - **Level 3** (In case grievance is not resolved at the above escalation levels) : Lodge an online complaint through the website of Council for Insurance Ombudsmen (CIO) www.cioins.co.in - **Senior Citizen Dedicated Helpline**: 022 6158 2026 / seniorcitizen@hdfcergo.com **Women Dedicated Helpline**: 022 6158 2055 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 Ombudsman: https://bimabharosa.irdai.gov.in/.	As per base product
12	Things to remember	**Free Look cancellation:** You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. Process for free look cancellation: 1. 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. 2. The insured person shall be allowed free look period of 30 days from date of receipt of the policy	As per base product

		document to review the terms and conditions of the policy, and to return the same if not acceptable.	
		Policy renewal: Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.	
		Migration and Portability: When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.	
		Process for 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 atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.	
		Process for 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.	
		Change in Sum Insured: Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company.	
		Moratorium Period: After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.	
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	Not Applicable

Note:

1. Web-link of the product documents: << https://www.hdfcergo.com/download >>
2. In case of any conflict, the terms and conditions mention in the policy document shall prevail.

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)