

HDFC ERGO General Insurance Company Limited



HEALTH SURAKSHA POLICY – Policy Wordings

HDFC ERGO General Insurance Company Limited will provide the insurance cover detailed in the Policy to the Insured Person up to the Sum Insured subject to the terms and conditions of this Policy, Your payment of premium and realisation thereof by us, and Your statements in the Proposal, which is incorporated into the Policy and is the basis of it.

Section. 1 Benefits

Claims made in respect of any of the benefits below will be subject to the Basic Sum Insured and will affect the entitlement to a Renewal Incentive.

If any Insured Person suffers an Illness or Accident during the Policy Period that requires that Insured Person's Hospitalisation as an inpatient, then We will pay:

a) In-patient Treatment

The Medical Expenses for:

- i) Room rent, boarding expenses,
- ii) Nursing,
- iii) Intensive care unit,
- iv) A Medical Practitioner,
- v) Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances,
- vi) Medicines, drugs and consumables,
- vii) Diagnostic procedures,
- viii) The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.

b) Pre-Hospitalisation

The Medical Expenses incurred due to an Illness in 60 days immediately before the Insured Person was Hospitalised, provided that:

- i) Such Medical Expenses were in fact incurred for the same condition for which the Insured Person's subsequent Hospitalisation was required, and
- ii) We have accepted an inpatient Hospitalisation claim under Benefit 1a).

c) Post-hospitalisation

The Medical Expenses incurred in 90 days immediately after the Insured Person was discharged post Hospitalisation provided that:

- i) Such costs are incurred in respect of the same condition for which the Insured Person's earlier Hospitalisation was required, and
- ii) We have accepted an inpatient Hospitalisation claim under Benefit 1a).

d) Day Care Procedures

The Medical Expenses for a day care procedure or surgery mentioned in the list of Day Care Procedures in this Policy where the procedure or surgery is taken by the Insured Person as an inpatient for less than 24 hours in a Hospital (but not the outpatient department of a Hospital).

e) Domiciliary Treatment

The Medical Expenses incurred by an Insured Person for medical treatment taken at his home which would otherwise have required Hospitalisation because, on the advice of the



attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or a Hospital bed was unavailable, and provided that:

- i) The condition for which the medical treatment is required continues for at least 3 days, in which case We will pay the Medical Expenses of any necessary medical treatment for the entire period, and
- ii) If We accept a claim under this Benefit We will not make any payment for Post-Hospitalisation expenses but We will pay Pre-hospitalisation expenses for up to 60 days in accordance with b) above, and
- iii) No payment will be made if the condition for which the Insured Person requires medical treatment is:
 - (1) Asthma, Bronchitis, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Cough and Cold, Influenza,
 - (2) Arthritis, Gout and Rheumatism,
 - (3) Chronic Nephritis and Nephritic Syndrome,
 - (4) Diarrhoea and all type of Dysenteries including Gastroenteritis,
 - (5) Diabetes Mellitus and Insupidus,
 - (6) Epilepsy,
 - (7) Hypertension,
 - (8) Psychiatric or Psychosomatic Disorders of all kinds,
 - (9) Pyrexia of unknown Origin.

f) Organ Donor

The Medical Expenses for an organ donor's treatment for the harvesting of the organ donated, provided that:

- i). The organ donor is any person in accordance with The Transplantation of Human Organs Act, 1994 (amended) and other applicable laws and rules,
- ii). The organ donated is for the use of the Insured Person, and
- iii). We will not pay the donor's pre- and post-hospitalisation expenses or any other medical treatment for the donor consequent on the harvesting, and
- iv). We have accepted an inpatient Hospitalisation claim under Benefit 1a).

g) Emergency Ambulance

We will reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider used to transfer the Insured Person to the nearest Hospital with adequate emergency facilities for the provision of health services following an emergency (namely a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention), provided that:

- i) Our maximum liability shall be restricted to the amount mentioned in the Schedule of Benefits, and
- ii) We have accepted an inpatient Hospitalisation claim under Benefit 1a).

h) Ayush Benefit

We will reimburse the expenses incurred as the Medical Expenses for In-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy provided that:

- i). Our maximum liability will be limited to the amounts specified in the Schedule.
- ii). If We accept any claim under this benefit, then We will not make any payment under allopathic treatment of the same Insured Person and the same Illness or Accident under this policy.

i) Newborn baby

Note: This benefit is optional and effective only if noted as such in the Schedule of Benefits:



We will cover the Medical Expenses of any medically necessary treatment described at 1)a) while the Insured Person is Hospitalised during the Policy Period as an inpatient for treatment of a Newborn Baby provided that:

- i) We have accepted a claim under 2a), and
- ii) You have submitted a proposal for the insurance of the newborn baby within 30 days after the birth, and We have in Our sole and absolute discretion accepted the same and received the premium sought.

Newborn Baby means those babies born to You and Your spouse during the Policy Period Aged between 1 day and 90 days.

Section. 2 Additional Benefits not related to Sum Insured

Claims made in respect of any of the benefits below will not be subject to the Basic Sum Insured and will not affect the entitlement to a Renewal Incentive.

The benefits below are optional and each is only effective if shown in the Schedule to be effective.

a) Maternity Expenses

We will pay the Medical Expenses for a delivery (including caesarean section) while Hospitalised or the lawful medical termination of pregnancy during the Policy Period from the commencement of the first Health Suraksha policy with us, limited upto 2 deliveries; or 1 delivery & 1 termination; or 2 terminations during the lifetime of the Insured Person, provided that:

- i) Our maximum liability per delivery or termination shall be limited to the amount specified in the Schedule of Benefits, and
- ii) We will pay the Medical Expenses of pre-natal and post-natal expenses per delivery or termination upto the amount stated in the Schedule of Benefits, and
- iii) We will cover the Medical Expenses incurred for the medically necessary treatment of the new born baby upto the amount stated in the Schedule of Benefits unless the new born baby is covered under 1) i), and
- iv) This benefit is not available for Dependents other than Your spouse under a Family Floater, and
- v) Pre- and post-hospitalisation expenses under 1)b) and 1)c) are not covered under this benefit, and
- vi) The Insured Person must have been an Insured Person under Health Suraksha Policy for a period of 4 years continuously and without any break, and
- vii) We will not cover ectopic pregnancy under this benefit (although it shall be covered under 1)a).

b) Outpatient Dental Treatment

If You renew this Policy with Us for 3 consecutive years without a break, then from the fourth year onwards We will pay 50% of the reasonable costs of any necessary dental treatment taken from a Network dentist by an Insured Person who has been covered under this policy benefit for the previous 3 Policy Years, provided that:

- i) Our maximum liability shall be limited to the amount specified in the Schedule of Benefits, and
- ii) We will only pay for X-rays, extractions, amalgam or composite fillings, root canal treatments and prescribed drugs for the same, and
- iii) We will not pay for any dental treatment that comprises cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, orthognathic surgery, jaw alignment or treatment for the temporomandibular (jaw) joint, or upper and lower jaw bone surgery and surgery related to the temporomandibular (jaw) unless necessitated by an acute traumatic injury or cancer.



c) Spectacles, Contact Lenses, Hearing Aid

In every third year that an Insured Person is insured without a break under a Health Suraksha Policy with Us, We will pay up to 50% of the actual cost of either:

- i) One pair of spectacles or contact lenses, or
- ii) A hearing aid, excluding batteries.

Provided that:

- i) If the costs claimed are incurred as Outpatient Treatment expenses then these items must be prescribed by a Network EYE/ENT specialised Medical Practitioner, and
- ii) Our maximum liability shall be limited to the amount mentioned in the Schedule of Benefits, and
- iii) Under a Family Floater, Our liability shall be limited to either one pair of spectacles or hearing aid per family.

d) E-Opinion in respect of a Critical Illness

- i) If an Insured Person suffers a Critical Illness during the Policy Period, and no previous claim has been made for this E-Opinion benefit in the Policy Period, then at the Insured Person's request, We will arrange a second opinion from a Medical Practitioner selected by the Insured Person from Our panel. The second opinion will be based only on the information and documentation provided to the Medical Practitioner by or on behalf of the Insured Person, and the second opinion will be sent directly to the Insured Person by the Medical Practitioner.
- ii) In opting for this benefit and deciding to obtain an E-opinion, each Insured Person expressly notes and agrees that:
 - (1) It is entirely for the Insured Person to decide whether to obtain an E-opinion, from which person from Our Panel to take the E-opinion and the use (if any) to which the E-opinion so obtained is put.
 - (2) We do not provide an E-opinion or make any representation as to the adequacy or accuracy of the same, the Insured Person's or any other person's reliance on the same, or the use to which the E-opinion is put.
 - (3) We assume no responsibility for and will not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner or in any E-opinion or for any consequences of any action taken or not taken in reliance thereon.

e) Convalescence Benefit

If We have accepted a claim under Benefit 1 a) and the period of hospitalisation has exceeded 10 consecutive and continuous days, then We will pay a lumpsum amount towards convalescence, provided that Our maximum liability will be limited to the amounts specified in the Schedule.

Section. 3 Critical Illness Benefit

Claims made in respect of any of the benefits below will not be subject to the Basic Sum Insured and will not affect the entitlement to a Renewal Incentive.



- a) If the Schedule shows that the Critical Illness benefit is effective, then We will pay the Critical Illness Sum Insured as a lump sum in addition to Our payment under 1)a), provided that:
- i) The Insured Person is first diagnosed as suffering from a Critical Illness during the Policy Period, and
 - ii) The Insured Person survives for at least 30 days following such diagnosis.
- b) We will not make any payment if:
- i) The Insured Person is first diagnosed as suffering from a Critical Illness within 90 days of the commencement of the Policy Period and the Insured Person has not previously been insured continuously and without interruption under this Health Suraksha Policy.
 - ii) The Insured Person is above the Age 65 years.
- c) This benefit shall automatically terminate upon the occurrence of Critical Illness, without prejudice of Our obligation to make payment, with reference to that Insured Person.
- d) Benefits under section 1 and 2 will continue even after payout under Section 3. Insured will be eligible for any claim under Section 1 and 2 upto our maximum liability restricted to the amount stated in schedule of benefits.

Section. 4 Hospital Daily Cash benefit

Claims made in respect of any of the benefits below will not be subject to the Sum Insured and will not affect the entitlement to a Renewal Incentive.

If the Schedule shows that the Hospital Daily Cash benefit is effective, then We will pay a daily cash amount for each continuous and completed period of 24 hours that the Insured Person is Hospitalised in addition to Our payment under 1)a), provided that:

- a) We will pay twice the daily cash amount for each continuous and completed period of 24 hours that the Insured Person spends in an intensive care unit, subject to a maximum of seven days.
- b) Our maximum liability shall be restricted to the amount mentioned in the Schedule of Benefits, and
- c) We have accepted an inpatient Hospitalisation claim under Benefit 1a), and
- d) We will not make any payment if the Insured Person is above the Age 65 years.

Section. 5 Renewal Incentives

Cumulative Bonus

- a) If no claim has been made under the Section 1 of this Policy and the Policy is renewed with Us without any break, We will apply a cumulative bonus to the next Policy Year by automatically increasing the Sum Insured for the next Policy Year by 5% of the Basic Sum Insured for this Policy Year. The maximum cumulative bonus shall not exceed 50% of the Basic Sum Insured in any Policy Year.
- b) In relation to a Family Floater, the cumulative bonus so applied will only be available in respect of claims made by those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.



- c) If a cumulative bonus has been applied and a claim is made, then in the subsequent Policy Year We will automatically decrease the cumulative bonus by 10% of the Basic Sum Insured in that following Policy Year.

Health Check-up

- a) If no claim has been made in respect of any benefits and You have maintained an Health Suraksha Policy with Us for a period of 4 years without any break, then in the every fifth year , We will pay upto the percentage (mentioned in the Schedule of Benefits) of the Sum Insured for this Policy Year or the subsequent Policy Years (whichever is lower) towards the cost of a medical check-up for those Insured Persons who were insured for the number previous Policy Years mentioned in the Schedule.
- b) In case of family floater, if any of the members have made a claim under this policy, the health checkup benefit will not be offered to the whole family.

Section. 6 Exclusions

Waiting Periods

- a) We are not liable for any treatment which begins during waiting periods except if any Insured Person suffers an Accident.

30 days Waiting Period

- b) A waiting period of 30 days (or longer if specified in any benefit) will apply to all claims unless:
 - i) The Insured Person has been insured under a Health Suraksha Policy continuously and without any break in the previous Policy Year.
 - ii) If the Insured person renews with Us and increases the Sum Insured (other than as a result of the application of Benefit 5a) upon renewal with Us), then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased.

Specific Waiting Periods

- c) The Illnesses and treatments listed below will be covered subject to a waiting period of 2 years in the third Policy Year as long as the Insured Person has been insured under an Health Suraksha Policy continuously and without any break:
 - i) **Illnesses:** Internal congenital diseases, 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 if age related; polycystic ovarian diseases; sinusitis and related disorders 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; Nasal septum deviation , surgery on tonsils and sinuses.



- iii) If the Insured person renews with Us and increases the Sum Insured (other than as a result of the application of Benefit 5a) upon renewal with Us), then this exclusion shall only apply in relation to the amount by which the Sum Insured has been increased.
- d) Pre-existing Conditions will not be covered until 48 months of continuous coverage have elapsed, since inception of the first Health Suraksha policy with us.
- e) We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:
 - i) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
 - ii) Any Insured Person committing any breach of any law with criminal intent, arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide while sane or insane.
 - iii) Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
 - iv). No payment will be made for any act, event or circumstance which is prohibited by a government stipulation
 - iv) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
 - v) Treatment of Obesity or morbid obesity and any weight control program,, where obesity means a condition in which the Body Mass Index (BMI) is above 29 & morbid obesity means a condition where BMI is above 37.
 - vi) Psychiatric, mental disorders (including mental health treatments and, sleep-apnoea), Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down condition"); external congenital diseases, defects or anomalies, genetic disorders; stem cell implantation or surgery, or growth hormone therapy.
 - vii) Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
 - viii) Save as and to the extent provided for under 2)a), pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy in relation to 1)a) only.
 - ix) Sterility, treatment whether to effect or to treat infertility, any fertility, sub-fertility or assisted conception procedure, surrogate or vicarious pregnancy, birth control,



- contraceptive supplies or services including complications arising due to supplying services.
- x) Save as and to the extent provided for under 2)b), dental treatment and surgery of any kind, unless requiring Hospitalisation.
 - xi) Expenses for donor screening, or, save as and to the extent provided for in 1)f), the treatment of the donor (including surgery to remove organs from a donor in the case of transplant surgery).
 - xii) Treatment and supplies 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 and dislocations of the extremities).
 - xiii) Nasal concha resection, circumcisions unless medically necessary, laser treatment for correction of eye due to refractive error, aesthetic or change-of-life treatments of any description such as sex transformation operations, treatments to do or undo changes in appearance or carried out in childhood or at any other times driven by cultural habits, fashion or the like or any procedures which improve physical appearance.
 - xiv) Plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident or Illness.
 - xv) Experimental, investigational or unproven treatment devices and pharmacological regimens, or measures primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital.
 - xvi) Save as and to the extent provided for under 2)e), any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
 - xvii) Save as and to the extent provided for under 1)h), any non allopathic treatment.
 - xviii) All preventive care, vaccination including inoculation and immunisations, any physical, psychiatric or psychological examinations or testing during these examinations; enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) 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.
 - xix) Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
 - xx) Items of personal comfort and convenience including but not limited to television, telephone, foodstuffs, cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and vitamins and tonics unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.



- xxi). 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 shares the same residence as an Insured Person or who is a member of an Insured Person's family, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- xxii). The costs of any procedure or treatment by any person or institution that We have informed/communicated to You (in writing) is not to be used.
- xxiii). Save as and to the extent provided in 2)c), the provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
- xxiv). Any treatment or part of a treatment that is not of a reasonable cost, not medically necessary; or treatments not supported by a prescription.
- xxv). Artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment.
- xxvi). Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule.

Section. 7 General Conditions

Condition precedent

- a) The fulfilment of the terms and conditions of this Policy (including the payment of premium by the due dates mentioned in the Schedule) in so far as they relate to anything to be done or complied with by You or any Insured Person shall be conditions precedent to Our liability.

- b) **Insured Person**

Only those persons named as an Insured Person in the Schedule shall be covered under this Policy. Any person may be added during the Policy Period after his application has been accepted by Us, additional premium has been paid and realised by us and We have issued an endorsement confirming the addition of such person as an Insured Person.

We will not cover any person above the Age 75 years under this policy.

- c) **Notification of Claim**

	Treatment, Consultation or Procedure:	We or Our TPA must be informed:
1)	If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation:	Immediately and in any event at least 7 days prior to the Insured Person's admission.
2)	If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an emergency:	No later than the time of the Insured Person's admission to Hospital.
3)	For all benefits which are contingent on	Within 7 days of the Insured Person's



	Our prior acceptance of a claim under Section 1(a):	discharge post-Hospitalisation.
4)	If any treatment, consultation or procedure for which a claim may be made is required in an emergency:	Within 7 days of completion of such treatment, consultation or procedure.
5)	In all other cases:	Of any event or occurrence that may give rise to a claim under this Policy at least 7 days prior to any consequent treatment, consultation or procedure and We or Our TPA must pre-authorise such treatment, consultation or procedure.

Please note that emergency means a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention.

d) If any time period is specifically mentioned under Section 1-5, then this shall supersede the time periods mentioned above.

e) **Cashless Service:**

	Treatment, Consultation or Procedure:	Treatment, Consultation or Procedure Taken at:	Cashless Service is Available:	We must be given notice that the Insured Person wishes to take advantage of the cashless service accompanied by full particulars:
1)	If any planned treatment, consultation or procedure for which a claim may be made:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	At least 48 hours before the planned treatment or Hospitalisation
2)	If any treatment, consultation or procedure for which a claim may be made in an emergency:	Network Hospital	We will provide cashless service by making payment to the extent of Our liability directly to the Network Hospital.	Within 24 hours after the treatment or Hospitalisation

Please note that emergency means a sudden, urgent, unexpected occurrence or event, bodily alteration or occasion requiring immediate medical attention.

Supporting Documentation & Examination

f) The Insured Person shall provide Us with any documentation and information We or Our TPA may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of the earlier of our request or the Insured Person's discharge from Hospitalisation or completion of treatment. Such documentation will include but is not limited to the following in English/Hindi:

i) Our claim form, duly completed and signed for on behalf of the Insured Person.



- ii) Original Bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of any amount claimed which will then become Our property.
 - iii) All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
 - iv) A precise diagnosis of the treatment for which a claim is made.
 - v) A detailed list of the individual medical services and treatments provided and a unit price for each.
 - vi) Prescriptions that name the Insured Person and in the case of drugs: the drugs prescribed, their price, and a receipt for payment. Prescriptions must be submitted with the corresponding doctor's invoice where the doctor has been paid a fee and such a fee is being claimed for in this policy.
- g) The Insured Person additionally hereby consents to:
- i) The disclosure to Us of documentation and information that may be held by medical professionals and other insurers.
 - ii) Being examined by any Medical Practitioner We authorise for this purpose when and so often as We may reasonably require.

Claims Payment

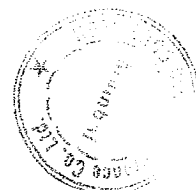
- h) We shall be under no obligation to make any payment under this Policy unless We have been provided with the documentation and information We or Our TPA has requested to establish the circumstances of the claim, its quantum or Our liability for it, and unless the Insured Person has complied with his obligations under this Policy.
- i) We will only make payment to or at Your direction. If an Insured Person submits the requisite claim documents and information along with a declaration in a format acceptable to Us of having incurred the expenses, this person will be deemed to be authorised by You to receive the concerned payment. In the event of the death of You or an Insured Person, We will make payment to the Nominee (as named in the Schedule).
- j) This Policy only covers medical treatment taken within India, and payments under this Policy shall only be made in Indian Rupees within India.
- k) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person could reasonably have minimised the costs incurred, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

Fraud

- l) If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy shall be void and all benefits paid under it shall be forfeited.

Contribution

- m) If at the time when any claim arises under this Policy, there is in existence any other Policy effected by any Insured Person or on behalf of any Insured Person which covers any claim in whole or in part made under this Policy (or which would cover any claim made under this Policy if this Policy did not exist) then We shall not be liable to pay or contribute more than Our rateable proportion of the claim. If the other insurance is a Cancer Insurance Policy issued in collaboration with Indian Cancer Society then Our liability under this Policy shall be in excess of such Cancer Insurance Policy.



Subrogation

- n) You and/or any Insured Persons shall at Your own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which We are or would become entitled upon Us making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after Our payment. Neither You nor any Insured Person shall prejudice these subrogation rights in any manner and shall at Your own expense provide Us with whatever assistance or cooperation is required to enforce such rights. Any recovery We make pursuant to this clause shall first be applied to the amounts paid or payable by Us under this Policy and our costs and expenses of effecting a recovery, whereafter We shall pay any balance remaining to You.

Contribution clause 7 (k) and Subrogation clause 7 (l) only apply to indemnity components of the policy (1a to 2d).

Alterations to the Policy

- o) This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by anyone (including an insurance agent or broker) except Us, and any change We make will be evidenced by a written endorsement signed and stamped by Us.

Renewal

- p) This Policy will automatically terminate at the end of the Policy Period and we are under no obligation to give intimation in this behalf. In the event that we receive an application for renewal, we may renew the Policy on the terms as to premium and otherwise as offered by us at that point in time. In respect of all applications for renewal received by Us before the end of the Policy Period, subject to the afore stated, We will ordinarily offer renewal terms unless We believe that You or the Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall in all cases be entitled to call for and receive any information or documentation before agreeing to renew the Policy. We may provide a grace period of 7 days in exceptional cases at Our discretion."
- q) All applications for renewal of the Policy must be received by Us before the end of the Policy Period.

Change of Policyholder

- r) If You do not renew the Policy the Insured Persons may apply to renew the Policy within 7 days of the end of the Policy Period provided that they have identified a new adult policyholder who is a member of their immediate family. If We accept such application and the premium for the renewed policy is paid on time, then the Policy shall be treated as having been renewed without any break in cover.

Notices

- s) Any notice, direction or instruction under this Policy shall be in writing and if it is to:
- i) Any Insured Person, then it shall be sent to You at Your address specified in the Schedule and You shall act for all Insured Persons for these purposes.
 - ii) Us, it shall be delivered to Our address specified in the Schedule. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing. Proof of delivery of such notices shall be retained by the Insured and furnished to Us as and when demanded.



Dispute Resolution Clause

- t) Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law.

If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing jointly by the Insured and the Company or if they cannot agree upon a single arbitrator to be appointed within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by the Insured and the Company respectively and the third arbitrator to be appointed by the two arbitrators, which arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act , 1996, as amended from time to time and for the time being in force.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provide, if company has disputed liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrators of the amount of the loss or damage shall be first obtained.

Termination

- u) You may terminate this Policy at any time by giving Us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium
up to 1 month	75%
up to 3 months	50%
up to 6 months	25%
exceeding 6 months	0%

- v) If We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the continuance of the Policy poses a moral hazard then We may terminate this Policy upon 30 days notice by sending an endorsement to Your address shown in the Schedule without refund of premium
- w) The Policy shall automatically terminate if:
 - i) You no longer reside in India, or in the case of Your demise. However, the other Insured Persons may apply to continue the Policy within 30 days of Your death or move out of India provided that they have identified a new adult policyholder who is a member of Your immediate family. All relevant particulars in respect of such person (including their relationship to You) must be given to Us along with the application. If we accept such application, then the Policy shall be treated as having been renewed without any break in cover.
 - ii) In relation to an Insured Person, if that Insured Person dies or no longer resides in India.

Interpretations & Definitions



The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

- Def. 1. **Accident** or **Accidental** means a sudden, unforeseen and unexpected event caused by external, violent and visible means (but does not include any illness) which results in physical bodily injury.
- Def. 2. **Age** or **Aged** means completed years as at the Commencement Date.
- Def. 3. **Commencement Date** means the commencement date of this Policy as specified in the Schedule.
- Def. 4. **Critical Illness** means Cancer, Coronary Artery (Bypass) Surgery, First Heart Attack (Myocardial Infarction), Kidney Failure (end stage renal disease), Major Organ Transplantation, Multiple Sclerosis, Paralysis, Stroke, Aorta Graft Surgery, Primary Pulmonary Arterial Hypertension and Heart Valve Replacement; all as defined below only and each is only effective if shown in the Schedule:

i) Cancer:

A disease manifested by the presence of a malignant tumour characterised by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. Diagnosis must be confirmed by a specialist Medical Practitioner and evidenced by definite histology. Cancer also includes leukaemia and malignant diseases of the lymphatic system such as Hodgkin's Disease.

Excluded are:

- Any CIN stage (cervical intraepithelial neoplasia)
- Any pre-malignant tumour
- Any non-invasive cancer (cancer in situ)
- Prostate cancer stage 1 (T1a, 1b, 1c)
- Basal cell carcinoma and squamous cell carcinoma
- Malignant melanoma stage IA (T1a N0 M0)
- Any malignant tumour in the presence of any Human Immunodeficiency Virus.

ii) Coronary Artery (Bypass) Surgery:

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography or any other diagnostic modality acceptable to us and realisation of the surgery must be confirmed by a specialist Medical Practitioner.

Excluded are:

- Angioplasty
- Any other intra-arterial procedures
- Key-hole surgery

iii) Heart Attack (Myocardial Infarction):

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis must be confirmed by a specialist Medical Practitioner and evidenced by all of the following criteria:

- new characteristic electrocardiogram changes
- elevation of infarction specific enzymes, Troponins or other biochemical markers



Excluded are:

Non-ST-segment elevation myocardial infarction (NSTEMI) with only elevation of Troponin I or T
Other acute Coronary Syndromes (e.g. stable/unstable Angina pectoris)

- iv) Kidney Failure (End Stage Renal Disease):
End stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis must be confirmed by a specialist Medical Practitioner.
- v) Major Organ Transplantation:
The actual undergoing of transplantation as the recipient of a heart, lung, liver, pancreas, small bowel, kidney or bone marrow. Realisation of the transplantation must be confirmed by a specialist Medical Practitioner.
- vi) Multiple Sclerosis:
Unequivocal diagnosis of Multiple Sclerosis by a specialist Medical Practitioner evidenced by typical clinical symptoms of demyelination and impairment of motor and sensory functions as well as by typical MRI findings.
The diagnosis must be confirmed by a specialist Medical Practitioner and evidenced by all of the following criteria:
- Typical clinical symptoms (neurological abnormalities) of demyelination manifested as an impairment of motor & sensory functions.
 - The diagnosis must establish that the Insured Person has exhibited these clinical symptoms (neurological abnormalities) that have existed for a continuous period of at least 6 calendar months or at least 2 clinically documented episodes at least 30 days apart.
 - Characteristic findings in the cerebrospinal fluid as well as specific cerebral MRI lesions.
- vii) Paralysis:
Total and irreversible loss of use of two or more limbs through paralysis due to Accident or Illness of the spinal cord. These conditions must be medically documented by a specialist Medical Practitioner for at least 90 days.

Excluded is:

Paralysis due to Guillain-Barré-Syndrome

- viii) Stroke:
Any cerebrovascular incident producing permanent neurological sequelae and including infarction of brain tissue or haemorrhage or embolisation from an extracranial source.
Diagnosis must be confirmed by a specialist Medical Practitioner and evidenced by typical clinical symptoms as well as typical findings in CCT Scan or MRI of the brain. Evidence of neurological deficit for at least 90 days must be produced.

Excluded are:

Transient ischemic attacks (TIA)
Traumatic injury of the brain
Neurological symptoms due to migraine
Lacunar strokes without neurological deficit

- ix) Aorta Graft Surgery:



The actual undergoing of surgery for a chronic disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.

Realisation of the aortic surgery has to be confirmed by a specialist Medical Practitioner.

- x) **Primary Pulmonary Arterial Hypertension:**
An increase in the blood pressure in the pulmonary arteries, caused by either an increase in pulmonary capillary pressure, increased pulmonary blood flow or increased pulmonary vascular resistance.
Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by cardiac catheterization showing a mean pulmonary artery pressure during rest of at least 20 mmHg.
Furthermore right ventricular hypertrophy or dilatation or signs of right heart failure have to be medically documented for at least 90 days. .
- xi) **Heart Valve Replacement:**
Open heart valvuloplasty, valvulotomy or replacement of one or more heart valves. This includes surgery to the aortic, mitral, pulmonary or tricuspid valves for stenosis or incompetence or a combination of these factors. Realisation of the heart valve surgery has to be confirmed by a specialist Medical Practitioner.

Def. 5. **Dependents** means only the family members listed below:

- a) Your legally married spouse as long as she continues to be married to You;
b) Your children Aged between 91 days and 21 years if they are unmarried, still financially dependant on You and have not established their own independent households;
c) Your natural parents or parents that have legally adopted You, provided that:
- The parent was below 65 years at his initial participation in the Health Suraksha Policy, and
 - Parents shall not include Your spouse's parents.

Def. 6. **Family Floater** means a Policy described as such in the Schedule whereunder You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents Our maximum liability for any and all claims made by You and/or all of Your Dependents during the Policy Period.

Def. 7. **Hospital** means any institution in India (including nursing homes) established for Medical Treatment which:

- i) Either:
- (a) has been registered and licensed as a hospital with the appropriate local or other authorities competent to register hospitals in the relevant area and is under the constant supervision of a Medical Practitioner and is not, except incidentally, a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, home for the aged, mentally disturbed, remodelling clinic or similar institution.
- (b) Or
- (i) is under the constant supervision of a Medical Practitioner, and
- (ii) has fully qualified nursing staff (that hold a certificate issued by a recognised nursing council) under its employment in constant attendance, and
- (iii) maintains daily records of each of its patients, and



- (iv) has at least 10 Inpatient beds, and
- (v) has a fully equipped and functioning operation theatre.

- Def. 8. **Hospitalisation or Hospitalised** means the Insured Person's admission into a Hospital for Medically necessary Treatment as an inpatient for a continuous period of at least 24 hours following an Illness or Accident occurring during the Policy Period.
- Def. 9. **Insured Person** means You and the persons named in the Schedule.
- Def. 10. **Illness** means a sickness (a condition or an ailment affecting the general soundness and health of the Insured Person's body) or a disease (affliction of the bodily organs having a defined and recognised pattern of symptoms) or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical Treatment. For the avoidance of doubt, Illness does not mean and this Policy does not cover any mental illness or sickness or disease (including but not limited to a psychiatric condition, disorganisation of personality or mind, or emotions or behaviour) even if caused by or aggravated by or related to an Accident or Illness.
- Def. 11. **Medical Expenses** means those reasonable and customary medical expenses that an Insured Person has necessarily and actually incurred for medical treatment during the Policy Period on the advice of a Medical Practitioner due to Illness or Accident occurring during the Policy Period, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
- Def. 12. **Medical Practitioner** means a person who holds a qualification in medicine from a recognised institution and is registered and licensed by a state council, governed by the Medical Council of India, in which he operates and is practicing within the scope of such license and will include (but is not limited to) physicians, specialists and surgeons who satisfy the aforementioned criteria.
- Def. 13. **Network** means all the Hospitals or other institutions or persons with whom We or the appointed TPA have special agreements for the provision of medical services.
- Def. 14. **Outpatient Treatment** means consultation, diagnosis or medical treatment taken by any Insured Person at an outpatient department of a Hospital, clinic or associated facility, provided that he is not Hospitalised.
- Def. 15. **Policy** means Your statements in the proposal form, this policy wording (including endorsements, if any), Appendix 1 and the Schedule (as the same may be amended from time to time).
- Def. 16. **Policy Period** means the period between the Commencement Date and the Expiry Date specified in the Schedule.
- Def. 17. **Policy Year** means a year following the Commencement Date and its subsequent annual anniversary.
- Def. 18. **Pre-existing Condition** means any condition, ailment or injury or related condition(s) for which Insured Person had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the commencement of his first Health Suraksha policy with us.
- Def. 19. **Sum Insured** means the sum shown in the Schedule which represents Our maximum liability for each Insured Person for any and all benefits claimed for during the Policy



Period, and in relation to a Family Floater represents Our maximum liability for any and all claims made by You and all of Your Dependents during the Policy Period.

- Def. 20. **Surgical Procedure** means an operative procedure for the correction of deformities and defects, repair of injuries, cure of diseases, relief of suffering and prolongation of life.
- Def. 21. **TPA** means the third party administrator that We appoint from time to time as specified in the Schedule.
- Def. 22. **We/Our/Us** means the HDFC ERGO General Insurance Company Limited
- Def. 23. **You/Your/Policyholder** means the person named in the Schedule who has concluded this Policy with Us.

STATUTORY NOTICE: INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION.



Appendix I: Day Care Procedure

Day Care Procedures will include following Day Care Surgeries & Day Care Treatments

Microsurgical operations on the middle ear

1. Stapedotomy
2. Stapedectomy
3. *Revision of a stapedectomy*
4. Other operations on the auditory ossicles
5. Myringoplasty (Type -I Tympanoplasty)
6. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
7. Revision of a tympanoplasty
8. Other microsurgical operations on the middle ear

Other operations on the middle & internal ear

9. Myringotomy
10. Removal of a tympanic drain
11. Incision of the mastoid process and middle ear
12. Mastoidectomy
13. Reconstruction of the middle ear
14. Other excisions of the middle and inner ear
15. Fenestration of the inner ear
16. Revision of a fenestration of the inner ear
17. Incision (opening) and destruction (elimination) of the inner ear
18. Other operations on the middle and inner ear

Operations on the nose & the nasal sinuses

19. Excision and destruction of diseased tissue of the nose
20. Operations on the turbinates (nasal concha)
21. Other operations on the nose
22. Nasal sinus aspiration

Operations on the eyes

23. Incision of tear glands
24. Other operations on the tear ducts
25. Incision of diseased eyelids
26. Excision and destruction of diseased tissue of the eyelid
27. Operations on the canthus and epicanthus
28. Corrective surgery for entropion and ectropion

29. Corrective surgery for blepharoptosis
30. Removal of a foreign body from the conjunctiva
31. Removal of a foreign body from the cornea
32. Incision of the cornea
33. Operations for pterygium
34. Other operations on the cornea
35. Removal of a foreign body from the lens of the eye
36. Removal of a foreign body from the posterior chamber of the eye
37. Removal of a foreign body from the orbit and eyeball
38. Operation of cataract

Operations on the skin & subcutaneous tissues

39. Incision of a pilonidal sinus
40. Other incisions of the skin and subcutaneous tissues
41. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
42. Local excision of diseased tissue of the skin and subcutaneous tissues
43. Other excisions of the skin and subcutaneous tissues
44. Simple restoration of surface continuity of the skin and subcutaneous tissues
45. Free skin transplantation, donor site
46. Free skin transplantation, recipient site
47. Revision of skin plasty
48. Other restoration and reconstruction of the skin and subcutaneous tissues
49. Chemosurgery to the skin
50. Destruction of diseased tissue in the skin and subcutaneous tissues

Operations on the tongue

51. Incision, excision and destruction of diseased tissue of the tongue
52. Partial glossectomy
53. Glossectomy
54. Reconstruction of the tongue
55. Other operations on the tongue

Operations on the salivary glands & salivary ducts

56. Incision and lancing of a salivary gland and a salivary duct



57. Excision of diseased tissue of a salivary gland and a salivary duct
58. Resection of a salivary gland
59. Reconstruction of a salivary gland and a salivary duct
60. Other operations on the salivary glands and salivary ducts

Other operations on the mouth & face

61. External incision and drainage in the region of the mouth, jaw and face
62. Incision of the hard and soft palate
63. Excision and destruction of diseased hard and soft palate
64. Incision, excision and destruction in the mouth
65. Plastic surgery to the floor of the mouth
66. Palatoplasty
67. Other operations in the mouth

Operations on the tonsils & adenoids

68. Transoral incision and drainage of a pharyngeal abscess
69. Tonsillectomy without adenoidectomy
70. Tonsillectomy with adenoidectomy
71. Excision and destruction of a lingual tonsil
72. Other operations on the tonsils and adenoids
73. Trauma surgery and orthopaedics
74. Incision on bone, septic and aseptic
75. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
76. Suture and other operations on tendons and tendon sheath
77. Reduction of dislocation under GA
78. Arthroscopic knee aspiration

Operations on the breast

79. Incision of the breast
80. Operations on the nipple

Operations on the digestive tract

81. Incision and excision of tissue in the perianal region
82. Surgical treatment of anal fistulas
83. Surgical treatment of haemorrhoids
84. Division of the anal sphincter (sphincterotomy)
85. Other operations on the anus
86. Ultrasound guided aspirations
87. Sclerotherapy

Operations on the female sexual organs

88. Incision of the ovary
89. Insufflation of the Fallopian tubes

90. Other operations on the Fallopian tube

91. Dilatation of the cervical canal

92. Conisation of the uterine cervix
93. Other operations on the uterine cervix
94. Incision of the uterus (hysterotomy)

95. Therapeutic curettage

96. Culdotomy

97. Incision of the vagina
98. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
99. Incision of the vulva
100. Operations on Bartholin's glands (cyst)

Operations on the prostate & seminal vesicles

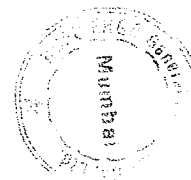
101. Incision of the prostate
102. Transurethral excision and destruction of prostate tissue
103. Transurethral and percutaneous destruction of prostate tissue
104. Open surgical excision and destruction of prostate tissue
105. Radical prostatovesiculectomy
106. Other excision and destruction of prostate tissue
107. Operations on the seminal vesicles
108. Incision and excision of periprostatic tissue
109. Other operations on the prostate

Operations on the scrotum & tunica vaginalis testis

110. Incision of the scrotum and tunica vaginalis testis
111. Operation on a testicular hydrocele
112. Excision and destruction of diseased scrotal tissue
113. Plastic reconstruction of the scrotum and tunica vaginalis testis
114. Other operations on the scrotum and tunica vaginalis testis

Operations on the testes

115. Incision of the testes
116. Excision and destruction of diseased tissue of the testes
117. Unilateral orchidectomy
118. Bilateral orchidectomy
119. Orchidopexy
120. Abdominal exploration in cryptorchidism
121. Surgical repositioning of an abdominal testis
122. Reconstruction of the testis



- 123. Implantation, exchange and removal of a testicular prosthesis
- 124. Other operations on the testis

Operations on the spermatic cord, epididymis und ductus deferens

- 125. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- 126. Excision in the area of the epididymis
- 127. Epididymectomy
- 128. Reconstruction of the spermatic cord
- 129. Reconstruction of the ductus deferens and epididymis
- 130. Other operations on the spermatic cord, epididymis and ductus deferens

Operations on the penis

- 131. Operations on the foreskin
- 132. Local excision and destruction of diseased tissue of the penis
- 133. Amputation of the penis
- 134. Plastic reconstruction of the penis
- 135. Other operations on the penis

Operations on the urinary system

- 136. Cystoscopical removal of stones

Other Operations

- 137. Lithotripsy
- 138. Coronary angiography
- 139. *Haemodialysis*
- 140. Radiotherapy for Cancer
- 141. Cancer Chemotherapy



Endorsements – Health Suraksha

1. Portability

a. Waiver of 30 days

Exclusion 6 (b) stands deleted for the Insured Person covered under this Policy.

b. Waiver of 2nd Year Exclusion

Exclusion 6(c) stands deleted for the Insured Person covered under this Policy.

The waiting period under Exclusion 6 (c) stands reduced to 1 year for the Insured Person covered under this Policy.

c. Waiver of PED

Exclusion 6(d) stands deleted for the Insured Person covered under this Policy.

The waiting period under Exclusion 6(d) stands reduced to 1/2/3 year(s) for the Insured Person covered under this Policy.

2. Wellness Checkup

We will reimburse the costs incurred by an Insured Person of obtaining a health check-up from our network provider, provided that:

- i) The Health Check-up is undertaken within XX days of the Commencement Date, and
- ii) Our maximum liability will be limited to the sub-limit specified in the Schedule.

