

## **HDFC ERGO (Energy Policy specially for Diabetes)**

### **Exclusions:**

- Any pre-existing condition (other than diabetes or hypertension) will be covered after a waiting period of 2 years.
- Congenital external diseases, cosmetic surgery.
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol.
- Hospitalisation due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind.
- Pregnancy, external aids and appliances.
- 2 years waiting period for specific diseases like cataract, hernia, joint replacement surgeries, surgery of hydrocele, etc.
- Non-medical expenses
- Experimental, investigative and unproven treatment devices and pharmacological regimens