

HDFC Ergo - Medisure Super Top Up Policy

Major Exclusions:

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following

1. Pre-existing diseases – Code – Excl01

- Expenses related to the treatment of a pre-existing disease (PED) and its direct complications are excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with the insurer.
- In case of sum insured enhancement, the exclusion applies afresh to the increased amount.
- Continuous coverage without break reduces the waiting period.
- Coverage after 36 months for any pre-existing disease is subject to declaration and acceptance by the insurer.

2. 30-day waiting period – Code – Excl03

- Expenses for any illness within 30 days from the first policy commencement date are excluded, except for accidents.
- This exclusion does not apply if the insured has continuous coverage for more than twelve months.
- Applies afresh to enhanced sum insured.

3. Specified disease/procedure waiting period - Code - Excl02

- Expenses for specified conditions or treatments are excluded until the expiry of 24 months of continuous coverage.
- This exclusion does not apply for accidents.
- Applies afresh to enhanced sum insured.
- Longer waiting period applies if specified disease/procedure falls under pre-existing disease waiting period.
- Continuous coverage without break reduces the waiting period.

4. Investigation and evaluation: Code – Excl04

- Expenses for admission primarily for diagnostic and evaluation purposes are excluded.
- Diagnostic expenses unrelated to the current diagnosis and treatment are excluded.

5. Rest cure, rehabilitation and respite care: Code – Excl05

- Expenses for admission primarily for bed rest and not for treatment are excluded.
- Custodial care at home or in a facility, and services for terminally ill patients to address physical, social, emotional, and spiritual needs are excluded.

6. Obesity/weight control: Code – Excl06

- Expenses for surgical treatment of obesity are excluded unless specific conditions are met:
 - Surgery advised by a doctor.
 - Surgery supported by clinical protocols.
 - Member is 18 years or older.
 - BMI criteria met with severe co-morbidities after failure of less invasive methods.

7. Change of gender treatments: Code – Excl07

- Expenses for treatments to change body characteristics to those of the opposite sex are excluded.

8. Cosmetic or plastic surgery: Code – Excl08

- Expenses for cosmetic or plastic surgery are excluded unless for reconstruction following an accident, burns, or cancer, or as medically necessary to remove a health risk.

9. Hazardous or adventure sports: Code – Excl09

- Expenses for treatment due to participation in hazardous or adventure sports are excluded.

10. Breach of law: Code – Excl10

- Expenses for treatment arising from or consequent upon committing or attempting to commit a breach of law with criminal intent are excluded.

11.Excluded providers: Code – Excl11

- Expenses for treatment by excluded providers are not admissible, except in life-threatening situations or following an accident up to the stage of stabilization.

12.Treatment for alcoholism, drug or substance abuse: Code – Excl12

- Expenses for treatment of alcoholism, drug or substance abuse, or any addictive condition and consequences thereof are excluded.

13.Treatments in certain establishments: Code – Excl13

- Expenses for treatments in health hydros, nature cure clinics, spas, private beds registered as nursing homes attached to such establishments, or where admission is for domestic reasons are excluded.

14.Dietary supplements and substances: Code – Excl14

- Expenses for dietary supplements and substances purchasable without prescription, including vitamins and minerals, unless prescribed by a medical practitioner as part of hospitalization or day care procedure, are excluded.

15.Refractive error: Code - Excl15

- Expenses for treatment of refractive error less than 7.5 dioptries are excluded.

16.Unproven treatments: Code – Excl16

- Expenses for unproven treatments lacking significant medical documentation are excluded.

17.Sterility and Infertility: Code- Excl17

- Expenses for sterility and infertility treatments, including contraception, sterilization, assisted reproduction services, gestational surrogacy, and reversal of sterilization are excluded.

18.Maternity: Code – Excl18

- Medical treatment expenses traceable to childbirth, miscarriage, and lawful medical termination of pregnancy, except ectopic pregnancy, are excluded.

19.Domiciliary hospitalisation expenses

- Expenses for domiciliary hospitalization are excluded.

20.Co-payment for persons above 80 years:

- A 10% co-pay applies to each claim for persons above 80 years.

21.Aggregate deductible:

- Claims falling within the aggregate deductible limit mentioned on the schedule are excluded.

22.War and related events:

- Expenses arising from war, act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation, are excluded.

23.Self-injury or suicide:

- Expenses arising from self-injury, attempted suicide, or suicide, whether mentally sound or unsound, are excluded.

24.Military operations:

- Expenses for participation or involvement in naval, military, or air force operations are excluded.

25.Investigative treatment for sleep-apnoea, debility:

- Expenses for investigative treatment for sleep-apnoea, general debility, or exhaustion are excluded.

26.Congenital external diseases:

- Expenses for congenital external diseases, defects, or anomalies are excluded.

27.Stem cell harvesting:

- Expenses for stem cell harvesting are excluded.

28. Investigative treatment for spinal subluxation:

- Expenses for investigative treatment for spinal subluxation and skeletal manipulation, except for fractures and dislocations, are excluded.

29. Circumcisions:

- Expenses for circumcisions, unless necessitated by illness or injury, are excluded.

30. Convalescence, sanatorium treatment, private duty nursing:

- Expenses for convalescence, sanatorium treatment, private duty nursing, or long-term nursing care are excluded.

31. Preventive care and nutritional supplements:

- Expenses for preventive care and nutritional supplements, unless required by the attending medical practitioner, are excluded.

32. Vaccination:

- Expenses for vaccination, except post-bite treatment, are excluded.

33. Non-medical expenses:

- Non-medical expenses such as food charges, laundry charges, and attendant charges are excluded.

34. Treatment by non-licensed practitioners:

- Expenses for treatment by non-licensed medical practitioners or those treating outside their discipline are excluded.

35. Outpatient treatment:

- Expenses for outpatient treatment are excluded.

36. Hearing aids, spectacles, contact lenses:

- Expenses for hearing aids, spectacles, or contact lenses are excluded.

37. Alopecia, baldness treatments:

- Expenses for treatments for alopecia, baldness, and non-surgical hair replacement methods are excluded.

38.Unreasonable or unnecessary treatment:

- Expenses for treatments not of reasonable and customary charge, not medically necessary, or not supported by a prescription are excluded.

39.Artificial limbs and durable medical equipment:

- Expenses for artificial limbs, corrective devices, external durable medical equipment, and prosthesis are excluded, except when used intra-operatively.

40.Non-disclosure of pre-existing illness:

- Expenses arising due to non-disclosure of pre-existing illness or material fact are excluded.

41.Ambulance charges:

- Ambulance charges are excluded.

42.Donor screening and organ costs:

- Expenses for donor screening and organ costs are excluded.

43.Alternative treatments:

- Expenses for alternative treatments are excluded.

44.Aerial activities:

- Expenses arising from participation in aerial activities, except as a bona fide passenger in a regular scheduled airline or air charter company, are excluded.