

HDFC ERGO HEALTH INSURANCE

Individual Mediclaim Policy

POLICY SCHEDULE

Policy Number:	POL-2025-XYZ123	Issue Date:	01-Jan-2025
Policy Holder:	John Doe	Date of Birth:	15-Mar-1981
Policy Term:	1 Year	Renewal Date:	01-Jan-2026
Sum Insured:	₹5,00,000	Premium Paid:	₹15,000
Policy Type:	Individual	Plan:	Standard Mediclaim

COVERAGE & BENEFITS

This policy provides coverage for hospitalization expenses including room rent, ICU charges, doctor fees, diagnostics, surgery, and other medical expenses as per the terms and conditions outlined below. The policy is subject to the limits, exclusions, and waiting periods specified.

SUB-LIMITS & RESTRICTIONS

Benefit Type	Limit	Remarks
Room Rent (Per Day)	₹3,000	Single Private AC Room Only
ICU Charges (Per Day)	₹10,000	Maximum 5 days, Total cap: ₹50,000
Ambulance Charges	₹2,000	Per hospitalization
Doctor Consultation	Covered	As per actuals, no limit

CO-PAYMENT TERMS

10% Co-Payment Clause: The insured shall bear 10% of all admissible claims under this policy. This co-payment is applicable to all claims and will be deducted from the claim settlement amount. For example, if the approved claim is ₹1,00,000, the insurer will pay ₹90,000 and the insured will bear ₹10,000.

PRE-EXISTING DISEASE (PED) CLAUSE

Waiting Period: 48 Months

Pre-existing diseases are covered only after a continuous waiting period of 48 months from the policy inception date. Any disease, ailment, injury, or condition that existed or manifested prior to the policy start date is considered pre-existing.

Declared Pre-Existing Conditions for Insured (John Doe):

- Type 2 Diabetes Mellitus (since 2018)
- Essential Hypertension (since 2020)
- Asthma (since 2015)

Note: As this policy was issued on 01-Jan-2025, PED coverage will commence from 01-Jan-2029. Any hospitalization related to these conditions before 01-Jan-2029 will NOT be covered.

GENERAL WAITING PERIODS

Waiting Period Type	Duration	Description
Initial Waiting Period	30 days	No claims admissible in first 30 days (except accident)
Specific Diseases	24 months	Cataract, Hernia, Stones, Sinusitis, etc.
Pre-Existing Diseases	48 months	As declared in proposal form

PERMANENT EXCLUSIONS

The following items are **NOT COVERED** under this policy:

1. **Consumables:** Items like surgical gloves, syringes, cotton, bandages, plasters, needles, disposable caps/shoe covers, masks, and similar disposable items.
2. **Cosmetic Surgery:** Any treatment for cosmetic or aesthetic purposes.
3. **Dental Treatment:** Unless arising from accident requiring hospitalization.
4. **Refractive Error Correction:** LASIK, spectacles, contact lenses.
5. **Treatment Outside India:** Any expenses incurred for treatment taken outside India.
6. **Ayurveda/Homeopathy:** Unless provided by AYUSH-qualified practitioners in recognized hospitals.

CLAIM SETTLEMENT PROCESS

Cashless Claims: Available at network hospitals. Pre-authorization required 48 hours before planned admission.

Reimbursement Claims: Submit claim within 30 days of discharge with original bills, discharge summary, and diagnostic reports.

Claim Settlement: Claims will be settled within 30 days of receipt of all documents, subject to verification and policy terms.

IMPORTANT: This policy is subject to all terms, conditions, exclusions, and limitations as detailed in the complete policy document. Please read the policy wording carefully.

HDFC ERGO General Insurance Company Limited

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Policy issued on: 01-Jan-2025 | Valid till: 01-Jan-2026