

# HDFC ERGO Easy Health Policy - Answer Key

## 1. Pre-existing Disease Waiting Period

**Answer:** 36 months waiting period. Reduced to the extent of prior coverage if continuously covered under portability/migration norms without break.

## 2. 24-Month Waiting Period Diseases

**Answer:** ENT (sinusitis, tonsillitis), Gynaecological (cysts, fibroids), Orthopaedic (arthritis, joint issues), GI (gall stones, hernia), Urogenital (kidney stones, prostate), Eye (cataract), General (tumours, cysts).

**Exceptions:** Accidents and underlying cancer.

## 3. Maternity Benefits Comparison

**Answer:**

- **Standard Individual:** Not covered
- **Standard Family:** Normal ₹15,000, C-section ₹25,000, 4-year waiting
- **Exclusive Individual:** Normal ₹25,000, C-section ₹40,000, 6-year waiting
- **Exclusive Family:** Normal ₹30,000, C-section ₹50,000, 3-year waiting

## 4. Cumulative Bonus in Family Floater

**Answer:** 10% increase per claim-free year (max 100%). Only available for members who were insured in claim-free year and continue coverage. Individual to family conversion takes least bonus among members.

## 5. Domiciliary Treatment Eligibility

**Answer:** Patient cannot be moved to hospital OR no room available in hospital. **Minimum:** Treatment > 3 days (only first 3 days covered if treatment ≤ 3 days).

## 6. Risk Loading Criteria

**Answer:** Max 100% per diagnosis, overall 150% per person. Applied based on health status and declarations in proposal form from commencement/renewal.

## 7. Daily Cash for Shared Accommodation

**Answer:**

- **Standard:** ₹500/day (max ₹3,000)

- **Exclusive 3-5L:** ₹500/day (max ₹3,000)
- **Exclusive 7.5-10L:** ₹800/day (max ₹4,800)
- **Exclusive 15L+:** ₹1,000/day (max ₹6,000) **Not available:** ICU stay, non-admitted claims

## 8. Stay Active Benefit

**Answer:** Max 8% discount based on step targets:

- **5001-8000 steps:** 2% (1-year), 2% (2-year)
- **8001-10000 steps:** 5% (1-year), 5% (2-year)
- **>10000 steps:** 8% (1-year), 8% (2-year)

## 9. Emergency Air Ambulance Conditions

**Answer:** Max ₹2.5L. **Conditions:** Life-threatening emergency, treatment unavailable at current location, prescribed by doctor, within India only, registered provider. **Excluded:** Return transportation.

## 10. Critical Illness Definitions

**Answer:**

- **Cancer:** Malignant tumour with histological evidence. **Excluded:** Carcinoma in situ, skin cancer (except melanoma), prostate <Gleason 6
- **Heart Attack:** Myocardial infarction with clinical symptoms, ECG changes, enzyme elevation. **Excluded:** NSTEMI, angina, coronary syndromes

## 11. Moratorium Period

**Answer:** After 8 continuous years, no look-back except proven fraud. Applies to original sum insured; enhanced amounts need separate 8-year completion.

## 12. Multiple Policies Clause

**Answer:** Insured can choose any policy for settlement. Can claim disallowed amounts from other policies. Indemnity basis - total reimbursement cannot exceed actual expenses.

## 13. Organ Transplant Documentation

**Answer: Recipient:** Covered under in-patient treatment. **Donor:** Medical/surgical expenses covered, must comply with Transplantation Act 1994. **Required:** Admission compliance, specialist confirmation.

## 14. Premium Instalments

**Answer:**

- **Grace periods:** Monthly (15 days), Others (30 days)
- **ECS failure:** 15 days additional relaxation, then policy terminates
- **Claims:** All pending instalments become due immediately

## 15. Annexure I List III Items

**Answer:** Hair removal cream, disposable razors, eye pads, camera covers, surgical instruments, X-ray films, cotton, bandages, aprons - all subsumed into procedure charges.

## 16. Health Checkup Benefit

**Answer:**

- **Standard:** 1% of SI (max ₹5,000) after 4 claim-free years
- **Exclusive:** 1% of SI (max ₹5,000) after 3 policy years (no claim-free requirement)

## 17. Newborn Baby Coverage

**Answer:** Covered if Maternity claim accepted, proposal submitted within 90 days, premium paid. Coverage starts from premium receipt date. Subject to policy exclusions.

## 18. Fraud Clause Conditions

**Answer: Triggers:** False statements, concealment, deceptive acts. **Consequences:** Policy forfeiture, premium loss, claim repayment. **Defense:** Prove good faith, no deliberate intent, or insurer's knowledge.

## 19. Room Rent Capping

**Answer:** Document doesn't specify room rent limits, but mentions "reasonable & customary charges" - standard charges consistent with geographical area for similar services.

## 20. Ayush Benefit Coverage

**Answer:**

- **Standard:** ₹20,000
- **Exclusive 3-10L:** ₹25,000
- **Exclusive 15L+:** ₹50,000 **Eligible:** Government hospitals, recognized institutes, accredited by Quality Council of India/NABH