## **HDFC ERGO General Insurance Company Limited**

my:health Suraksha

Applicat	ion No.			<u></u>									
		gaaaagaaaaaa			FOR O	FFICE USE (	DNLY				nganangan a	y	
IMD Name													
IMD Code	ide Mobile No.												
						PLICATION	NO						
			ETTERS. All detains fully and correctly			cable to you plea	ise mark th	at questio	n as not annl	icable "N/A"			
			etween two words w			cable to you piec	ise mark un	arquestio	пазпосаррі	icable IVA .			
					PROF	POSER DETA	AILS						
Name of the	e Proposer:*												
			(First Na	ame)		(Middle	e Name)					(Last	Name)
Address:*													
		Landmark:				City:					Pin C	ode:	
		State:					N	ationality					
Date of Birt	th*	D D M	I M Y Y Y	Marital Statu	e: Married	Unmarried		obile No.:	*				
Date of bill	uı			Mantai Statu	s. Marrieu	Offinanted	IVI	oblie Ivo					
Email ID*													
Profession:	:	Salaried	Self Employed	Others	Detail					PAN No.:			
Lhave	e elA No.:							I would l	ike to apply fo	r elA with Karv	, (	CAMS	NSDL CDSL
THAT	0 011 (110	lll			POI	LICY DETAIL	<u> </u>	T WOULD I	по со арргу го	1 On thin ridit.		# UNIO	NODE ODGE
Policy Peri	iod: From Silver Sm	ıart	Gol	To d Smart	Pla	atinum Smart		Diamond Global smart					smart
					SUM	INSURED IN	l₹						
,	Silver Smar	t				(	Gold Smar	t					
3 Lacs	4	Lacs	5 Lacs	6 Lacs	7.5 Lac	s 9	Lacs	10 Lacs 12.5 Lacs			15 Lacs		
					P	latinum Smart							
17.5 Lac	cs 20	Lacs	22.5 Lacs	25 Lacs	30 Lacs	35 Lacs	40	Lacs	45 L	acs	50 La	cs	75 Lacs
10				0.5.0		Diamond			•	4.5.4			
1 Crore	1.	5 Crore	2 Crore	2.5 Crore	3 Crore	Global Smart	5 Crore	4	Crore	4.5 (	Crore	5 C	rore
,	25 Lacs		50 Lacs	75	Lacs	1 Cr			1.5 C	rore		2 Crore	<u>,                                      </u>
				DETAILS OF				BE INS					
Sr. No.			Name		Gender M/F/TG	Date of Birth	Heigh		Weight	Relations with Propo		Premium Tier	Basic Sum Insured
1													
2													
3													
4													
5													
6													
7													
8													
9 10													
10													

## \*Classification of Cities for Premium Tier

- · Tier 1a: Delhi and NCR region
- Tier 1b: Mumbai, Mumbai Suburban and Navi Mumbai, Pune, Surat, Ahmedabad, Varodara
- Tier 2: Rest of India
- 1. On payment of Tier 1a premiums, an Insured Person can avail treatment all over India without any co-payment.
- 2. On payment of Tier 1b premium, an **Insured Person** can avail treatment at Tier1b cities and Tier 2 cities without any **Co-Payment**. However if an Insured Person avails a treatment in Tier 1a cities, 20% **Co-Payment** shall be applicable on admissible claim amount.
- 3. On payment of Tier 2 premium, an Insured Person can avail treatment at Tier 2 cities without any Co-Payment. However if an Insured Person avails a treatment in Tier 1a or Tier 1b cities, 20% Co-Payment shall be applicable on admissible claim amount.
- 4. Co-Paymentunder ii and iii above will not be applied If an Insured Person opts for Hospitalization with Room Rent up to Rs. 2,500 per day or on Hospitalization for Medically Necessary treatment following an Accident
- \* Family Floater policy will have same premium tier for all members. For details regarding applicability of premium tier please refer to the policy wording.
- \* Family Floater policy will have same Sum Insured for all members (See brochure for floater policy details)
- \* Major Illness Benefit & Hospital cash benefit will be applicable to the eldest member of the family. For Major illness Benefit maximum sum insured is restricted to 10 Lacs

Sr. No.	Name	my:health Critical Illness											
	Nume	Sum Insured	Silver	Smart	Gold	Smart	Pla	atinum Sm	nart	Diamo	nd / Globa	l Smart	
			1,000	2,000	3,000	5,000	3,000	5,000	7,500	5,000	7,500	10,000	
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
my:health Critical Illness		Plan 1 (9 Illnesses		Plan 2 (12 Illnesses)		Plan 3 (15 Illnesses)			Plan 4 (18 Illnesses)				
		Plan 5 (25 Illnesses	, ,		Plan 6 (40 Illnesses)		Plan 7 (51 Illnesses)			,			

- \* my:health critical illness add-on can be opted by adults (persons over 18yrs of age) only
- \* Sum Insured for add-on covers is on individual basis only
- \*\*\* This cover is applicable only if Global Plan opted

NOMINEE DETAILS								
Name of Insured	Name of Nominee	Relationship	Address of the Nominee					

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Relationship	Address of the Appointee

OPTIONAL COVERS							
Optional Covers	Yes/No	Sum Insured in ₹ / Sub Limit Options					
		Silver Smart / Gold Smart					
Parent and Child Care Cover –Booster		Normal - 15,000 C Section - 25,000 Termination - 15,000	Normal - 25,000				

						Pla	tinum Smar	t				
			Normal - 25,000					ormal - 50,000				
			the state of the s						\$1000000			
									Normal - 1,00,000 C Section - 1,50,000 Termination - 1,00,000			
			Insured comb		s for Norma	al Delivery	and C Secti	on as give	n above are	fixed and s	um insured	
Non Medical Expens	ses Cover											
Extended Cumulativ	re Bonus	25% s	subject to max	200%			50% subje	ct to max 2	200%			
Room Rent Modifica (applicable for Sum In Rs. 5 lacs only)			ii. Inter	c Sum Isive ca	Insured sub are unit – lir	oject to ma mit of 2% o	– limit of 1% eximum of 5 of the eximum of 1	,000 per da				
Co-payment		Silv	er Smart	Gol	d Smart	Pla	atinum	Dia	amond	Glol	oal Smart	
		10%	20%	15%	25%	15%	25%	15%	25%	15%	25%	
Yes please provide be	sed to be insured presently hold clow detailstinuously insured:						us to conside		(200000)	N nuity*?	Yes	
Policy No. / Application No.	Insurer Name		Period of Insurance DD/MM/YYYY To DD/MM/YYYY						ured	Claims lodged during the preceding years		
										proces	ing youro	
	inuity of benefits shall NOT be	considered if the a	bove question of	of want	of continuity	y is not rep	lied affirmati	ve, details	are not prov	vided and Po	rtability form	
0	uments are not submitted sed to be insured presently hold slow details	any Health Insurar	nce/Critical Illne	ss Insur	ance Policie	es (for Loya	Ity Discount)	from HDFC	ERGO?	Υ	N	
Policy No. /			Period	of Insu	rance						lodged	
Application No.	Insurer Name	DD/MM/YYYY To DD/MM/YYYY						Sum Ins	ured		ng the ng years	
no, please tick below	declaration:											
I/We hereby declar	e on my behalf and on behalf of							olicy from H	IDFC ERGC	).		
			AL AND LIFE		LE INFOR	MATION						
agical History: Pleas	e answer the below mentioned of	juestions in MM - Y	y of diagnosed	date.								

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/ Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: my:health Suraksha - HDFHLIP21473V052021, my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021, my:health Critical Illness - HDFHLIA21466V022021. URN: HE/RL/Health/157.

Has any of the persons proposed to be insured ever suffered from / are currently suffering from any of the following:

If Yes, Please fill the relevant details as mentioned below:

He	alth Conditions	Insured 1 MM – YY	Insured 2 MM – YY	Insured 3 MM – YY	Insured 4 MM – YY	Insured 5 MM – YY	Insured 6 MM – YY
I.	High or low blood pressure, Chest Pain, or any other cardiac disorder?	-	-	-	-	-	-
II.	Tuberculosis, Asthma, Bronchitis or any other lung/respiratory disorder	-	-	-	-	-	-
III.	Ulcer (Stomach/Duodenal), liver or gall bladder disorder or any other digestive tract disorder	-	-	-	-	-	-
IV.	Kidney Failure, Stone in kidney or urinary tract, Prostate disorder or any other kidney/urinary tract disorder	-	-	-	-	-	-
V.	Stroke, Epilepsy (fits), Paralysis or any other nervous system (Brain, Spinal cord, etc) disorder	-	-	-	-	-	-
VI.	Diabetes, Impaired glucose tolerance (Pre-diabetes), Thyroid/Pituitary Disorder or any other endocrine disorder?	-	-	-	-	-	-
VII.	Tumor (Swelling)-benign or malignant, any external ulcer/growth/ cyst/mass anywhere in the body		-	-	-	-	-
VIII.	Arthritis, Spondylosis or any other disorder of the muscle/bone/joint	-	-	-	-	-	-
IX.	Diseases of the Ear/Nose/Throat/Teeth/ Eye (please mention Dioptresin case of refractory error)	-	-	-	-	-	-
X.	HIV/AIDS or sexually transmitted diseases or any immune system disorder	-	-	-	-	-	
XI.	Anaemia, Leukemia, Lymphoma or any other blood/lymphatic system disorder	-	-	-	-	-	-
XII.	Psychiatric/ Mental illnesses or sleep disorder	-	-	-	-	-	-
XIII.	Uterine Fibroid, Fibro adenoma breast or any other Gynaecological (Female reproductive system)/Breast disorder	-	-	-	-	-	-
XIV.	Been addicted to alcohol, narcotics, habit forming drugs or been under detoxication therapy?	-	-	-	-	-	-
XV.	Been under any regular medication (self/ prescribed)?	-	-	-	-	-	-
XVI.	Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years other than routine health check-up or preemploymentcheck-up?	-	-	-	-	-	-
XVII.	Undertaken any surgery or a surgery been advised and have surgery still pending?	-	-	-	-	-	
XVIII	Suffered from any other disease/ illness/ accident/ injury other than common cold or viral fever	-	-	-	-	-	-
XIX.	Is any of the insured pregnant? If yes please mention the expected date of delivery	-	-	-	-	-	-
XX.	Any complaint of Diabetes, Hypertension or any complication during current or earlier pregnancy?	-	-	-	-	-	-

		SECTION	ON B : ADDITIO	NAL MEDICA	AL HISTORY				
90000090000	SECTION C : NA	AME, ADDRESS, Q	UALIFICATION	AND CONTA	ACT DETAILS	OF THE F	AMILY DOC	TOR	
Name:		First Name)		(Middle Name				(Last Na	
Mobile No.:			the Family Doctor:	(Wildule Name				(Last IVa	
SECTION	D: DOES ANY PERSO	N PROPOSED TO	BE INSURED	SMOKE OR	CONSUME	ТОВАССО	/ GUTKHA	/ PAN MAS	ALA OR
ALCOHOL	. IF YES PLEASE INDIC	ATE THE TYPE AN	D QUANTITY PE	RWEEK					
SEC	TION E : IN RESPECT	OF ANY OF THE P	PERSONS PROF			•	_ ` '		<u> </u>
				Insured 1 Yes / No	Insured 2 Yes / No	Insured 3 Yes / No	Insured 4 Yes / No	Insured 5 Yes / No	Insured 6 Yes / No
	ion for life, health, hospital da ostponed, loaded or been ma			,	, , , , , , , , , , , , , , , , , , , ,	,	,	, , , , , , , , , , , , , , , , , , , ,	,
any insurance co		ide subject to any specie	ai conditions by		<b> </b>			<b>'</b>	
If the answer is Y	es, please provide the details	5							
		PA	YMENT & BANK	ACCOUNT	DETAILS				
		(1 )							
Premium Details:	Amount (₹)	(In words)							
Premium Details: Premium Paymer			Half Year	Annual					
	nt Options - Month		Half Year DD	Annual Card	D D M M	Y Y Y Y			
Premium Paymer	nt Options - Month	nly Quarterly			D D M M	Y Y Y Y			
Premium Paymer	nt Options - Month	nly Quarterly		Card	D D M M	Y Y Y Y		D M M V	
Premium Paymer Premium Paymer Cheque No.:	nt Options - Month	nly Quarterly		Card Date:	D D M M	Y Y Y Y	D Expiry Date:	) D M M Y	YYY
Premium Paymer Premium Paymer Cheque No.: Bank Name:	nt Options - Month nt Options - Cash bit Card No.:	nly Quarterly		Card Date: Amount (₹):		Y Y Y Y	100	D M M Y	YYY
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with	nt Options - Month nt Options - Cash bit Card No.:	Quarterly Cheque	DD	Card  Date:  Amount (₹):  Card Type:	Master		Expiry Date:		
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is:	nt Options - Month nt Options - Cash  bit Card No.: Proposer:  LIKE YOUR REFUND (E) sued in the name of the Prop	Cheque  CCESS PREMIUM/PF oser only.	DD PC REIMBURSEN	Card  Date:  Amount (₹):  Card Type:	Master EQUE* OR CR	EDITED DIRI	Expiry Date:	YOUR BANK	ACCOUNT?
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is: In case of paymen	nt Options - Month nt Options - Cash oit Card No.: Proposer:	Cheque  CCESS PREMIUM/PRoser only. here fund amount would	DD  PC REIMBURSEM  d be reversed in Cre	Card  Date:  Amount (₹):  Card Type:  MENT) BY CHE	Master  EQUE* OR CR	EDITED DIRI	Expiry Date:  ECTLY INTO	YOUR BANK	ACCOUNT?
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is: In case of paymen	nt Options - Month nt Options - Cash bit Card No.: Proposer:  LIKE YOUR REFUND (E) sued in the name of the Prop th made through credit card til	Cheque  CCESS PREMIUM/PRoser only. here fund amount would	DD  PC REIMBURSEM  d be reversed in Cre	Card  Date:  Amount (₹):  Card Type:  MENT) BY CHE  edit Card accour heque should be	Master  EQUE* OR CR	EDITED DIRI Dugh cheque. F	Expiry Date:  ECTLY INTO	YOUR BANK	ACCOUNT?
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is: n case of paymen copy of a Canceller	nt Options - Month nt Options - Cash bit Card No.: Proposer:  LIKE YOUR REFUND (E) sued in the name of the Prop th made through credit card til	Cheque  CCESS PREMIUM/PRoser only. here fund amount would	DD  PC REIMBURSEM  d be reversed in Cre	Card  Date:  Amount (₹):  Card Type:  MENT) BY CHE  edit Card accour heque should be  Name as	Master  EQUE* OR CR  It directly or three of the same ba	EDITED DIRI Dugh cheque. F	Expiry Date:  ECTLY INTO	YOUR BANK	ACCOUNT?
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Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is: n case of paymen copy of a Canceller Cheque No.: Bank Name: Branch Name:	nt Options - Month nt Options - Cash bit Card No.: Proposer:  LIKE YOUR REFUND (E) sued in the name of the Prop th made through credit card til	Cheque  CCESS PREMIUM/PRoser only. here fund amount would	DD  PC REIMBURSEM  d be reversed in Cre	Card  Date:  Amount (₹):  Card Type:  MENT) BY CHE  edit Card accour heque should be  Name as  Bank Acc	Master  The directly or three of the same base in Bank Account No.:  Ode:	EDITED DIRI Dugh cheque. F	Expiry Date:  ECTLY INTO	YOUR BANK	ACCOUNT?
Premium Paymer Premium Paymer Cheque No.: Bank Name: Credit Card / Deb Relationship with WOULD YOU Cheque will be is: n case of paymen copy of a Cancelled Cheque No.: Bank Name:	nt Options - Month nt Options - Cash bit Card No.: Proposer:  LIKE YOUR REFUND (E) sued in the name of the Prop th made through credit card til	Cheque  CCESS PREMIUM/PRoser only. here fund amount would	DD  PC REIMBURSEM  d be reversed in Cre	Card  Date:  Amount (₹):  Card Type:  MENT) BY CHE  edit Card accour heque should be  Name as  Bank Acc	Master  The directly or three of the same base in Bank Account No.:  Ode:	EDITED DIRI Dugh cheque. F	Expiry Date:  ECTLY INTO	YOUR BANK	ACCOUNT?

\*Note: The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details.

If ECS is selected, please submit the standing instruction form available at our branches.

## **DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED**

- § I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- § I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- § I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- § I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- § I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority.

## **DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED**

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by HDFC ERGO General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited along with the date from which the insurance Cover shall become effective. HDFC ERGO General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after HDFCERGO General Insurance Company Limited receives premium payment.)

Fraud Warning: This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect to any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10Lakhs.

☐ Go Green declaration: Would you like to Go Green and Make a difference!! By choosing this of for lodging claims or any other service needs. Pls reconfirm your registered mail id & mobile to the confirm your registered mail id & mobile to the confirm your registered mail id	
www.hdfcergo.com or contact our customer care).	
Place:	
Date:	Signature of the Proposer
VERNACULAR I	DECLARATION
Declaration in case the proposal is filled other than the proposer/the proposer sign in vernacular	
company) The content of this form and its particulars have been explained in vernacular to the proposer who	has understood and confirmed the same.
Name of the Translator:	
Place:  Do Do Mo Mo You You You You You You You You You Yo	Signature of the Translator
	Signature of the Hansiator
Name of the Proposer: Place:	
D D M M Y Y Y	Circular (the December)
Date:  AGENT'S DEC	Signature of the Proposer
	Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate
this Proposal Form to the Proposer including statement(s), information and response(s) submitted will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposer, if this Proposer is statement(s)/information/response(s) is/are contained in this Proposal Form/ including and have the right to vary the benefits which may be payable and further more if there has been a non-be treated by the Company as null and void and all premiums paid under the Policy may be forfeited.	posal is accepted by the Company for issuance of the Policy. I have further explained that if any dendum(s), affidavits, statements, submissions, furnished/ to be furnished, the company shall disclosure of any material fact, the policy issued to his/her favor pursuant to this Proposal may
License No. (Advisor/Corporate Agent/Broker/Relationship Officer):	
Place:	
	Signature of Agent
Date: D D M M Y Y Y Y	
CHECK	LIST
Please check the following documents are attached along with the proposal form  1. ID Proof : Passport/Pan Card/Voter ID/Driving License/Letter from a recognic Proof of Residence : Telephone Bill/Bank Account Statement/Letter from any recognized  3. Age Proof : Proof of Age  4. Renewal notice with claim details  5. Photocopies of all previous policies and endorsements	·
FOR OFFICE	USE ONLY
Channel Partner Code: Branch Loca	tion:
Signature of Channel Partner:	
ACKNOWLEDGEMENT	
Received from Mr. / Ms. / Mrs.	
Dated:Drawn on	Bank for a sum of ₹
$Towards\ payment\ of\ premium\ on\ behalf\ of\ HDFC\ ERGO\ General\ Insurance\ Company\ Ltd.$	
Date:Signature & seal:	
Neither the submission to us of a completed proposal for insurance nor any payment for any police	y sought obliges us to agree to issue a policy which decision is and always shall be in our sole

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/ Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: my:health Suraksha - HDFHLIP21473V052021, my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21466V022021. URN: HE/RL/Health/157.

and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received

by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 30 days.