

## **T&C – Aabhar Card Benefits**

The Insurance benefits attached to the Aabhar card for CD/DPL/TW are powered by Acko General Insurance Limited

### **WAITING PERIOD (ACKO)**

Sr. No.	Waiting Periods	Selected Period
1	Initial Waiting Period	7 days (except for accident)
2	Specific Illness Waiting Period	Not Applicable
3	Pre-Existing Disease Waiting Period	None

### **SPECIAL CONDITIONS (ACKO)**

1. Eligibility:
  - Primary Insured and his/ her spouse: Covered in the age band between 18 – 65 years old, both years inclusive (age last birthday).
  - Children: Covered up to the age of 25 years (age last birthday).
  - Parents: Covered up to the age of 85 years (age last birthday).
2. Policy Tenure: 1 year, 2 year and 3 years
3. Vector/Air Borne disease Cover:
  - The claim will be payable only if the insured person first diagnosed with Specific Vector/Air Borne Disease after 7 days from the coverage start date.
  - Only one claim to be admissible under the Income Protection Cover (Vector/air Borne Disease) during the Coverage Period.
4. PA+ Loan Protect Cover:
  - Under In-patient Hospitalization Cover hospitalization due to accident is covered only.
  - Under the benefit “Loan Repayment to Loan Provider” the outstanding loan principal amount will be payable only in case of Accidental Death or PTD.
5. Hospi-cash Cover:
  - There shall be a waiting period of 7 days for hospitalization due to illnesses.
  - This benefit will be payable only after a continuous and completed 24 hours of Hospitalization of the Insured Person for each claim.
  - Only one Daily Allowance is payable, regardless of number of the Illnesses contracted / Injuries sustained.
6. Vector/Air-Borne Diseases (VBD/ABD), list of ailments covered in policy:
  - Dengue, Malaria, Chikungunya, kala-azar, Filariasis, Japanese encephalitis, Broken bones

### **GENERAL CONDITIONS (ACKO)**

- The coverage is applicable only on the loan taken from HDB Financial Services. Loan take from any other source is not covered.
- The coverage is provided to the registered customers of HDB and their dependents. Dependents can claim only under the benefit Income Protection Cover and Hospital Daily Cash. The sum insured is available on floater basis.
- On the basis of marital status provided at the time of policy issuance, the insured can add the dependents to the policy. If the insured is not married then he/ she can add his/ her parents and If the insured is married then he/ she can add his/her spouse and up to 2 children only.

- We shall not be liable to make any payment under the applicable Benefits, if the Specific Vector/air Borne Disease is first diagnosed prior to the coverage start date.
- All claims made under the Policy will be subject to the applicable deductible, any sub-limits and the availability of the Sum Insured.
- The Hospitalization is for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner.

#### **EMI PROTECT COVER (ACKO)**

EMI Protect coverage clause will be payable provided it meets the following requirement:

- Any payments that are overdue and unpaid by the Insured prior to the occurrence of the event giving rise to a claim under this Insuring Clause will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.
- The Benefit will not apply to any voluntary and uninsurable events, which are caused by or with the knowledge of the Insured Person, or which are against public policy, criminal or fraudulent under applicable law.
- The treatment required by the Insured Person is for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner.
- For the purpose of claim settlement against any cover under this Policy, the Amortization Chart prepared by the bank/financial institution as on the date of Loan disbursement or commencement of the Coverage Period (whichever is later) shall be considered wherever applicable.
- Any additional amounts falling due as a penalty or charge by way of a default in repayment will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.

#### **PERMANENT EXCLUSIONS:**

Acko will not be liable to make any payment for the EMI Protect Cover if the benefit/benefits are arising from or caused by one of the following:

- Stem cell implantation/Surgery, harvesting, storage or any kind of Treatment using stem cells
- Dental Treatment, dentures or Surgery of any kind unless necessitated due to an Accident and requiring minimum 24 hours Hospitalization. Treatment related to gum disease or tooth disease or damage unless related to irreversible bone disease involving the jaw which cannot be treated in any other way.
- Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.
- Birth control, Sterility and Infertility
- Routine medical, eye examinations, cost of spectacles, laser Surgery for cosmetic purposes or corrective Surgeries or contact lenses
- Ear examinations, cost of hearing aids or cochlear implants.
- Vaccinations except post-bite Treatment.
- Refractive Error
- Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure
- Sleep Disorders
- Rest Cure, rehabilitation and respite care

- External Congenital Anomaly or defects
- Intentional self-Injury, suicide or attempted suicide.
- Unproven Treatments
- Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- Breach of law
- Treatments received in health hydro's, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons
- Prosthetics and Other Devices
- Any stay in Hospital without undertaking any Treatment or any other purpose other than for receiving eligible Treatment of a type that normally requires a stay in the Hospital
- Cosmetic or plastic Surgery
- Change-of-Gender treatments
- Obesity/ Weight Control
- Treatment taken outside India
- Investigation & Evaluation-Code-Excl04
- Hazardous or Adventure sports
- All Illness/expenses caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel nuclear, chemical or biological attack
- War and Exposure to Hazardous Substances
- For complete list of non-medical expenses, please refer to the Annexure II and also on our website. Any opted Deductible (Per claim / Aggregate / Group) amount or percentage of admissible claim under Co-Payment, Sub Limit if applicable and as specified in the Policy Schedule / Certificate of Insurance to this Policy.
- Any physical, or medical condition or Treatment or service that is specifically excluded in the Policy Schedule / Certificate of Insurance under special conditions.

**DISCLAIMER:**

Please note that these are only basic description of the key terms, and the cover under the Policy will be subject to the Policy terms, conditions and exclusions.

**ACKO ASSET PROTECT INSURANCE PLAN (EW):**

COVERAGE CATEGORY/ EQUIPMENT TYPE	COVERAGE PERIOD	NO OF INSURED EQUIPMENT	VALUE OF THE INSURED EQUIPMENT
Refrigerator	12 months	As per the ongoing enrolment	As per the invoice value
Washing Machine			
Air Conditioner			
Television with Panel			
Camera			
Laptop			
Water Purifier			
Microwave Oven			
Desktop			
Home Theatre			
Handy Camera			
Printer			
Tablets			
Air Cooler			
Electric Chimney			
Dishwasher			
Water Heater			

**TABLE OF BENEFITS:**

NAME OF THE BENEFIT	SUM INSURED (INR)	BENEFIT TYPE	DEDUCTIBLE/ CO-PAY/ SUB LIMIT	NO OF CLAIMS ALLOWED
Breakdown	Upto the invoice value of the Covered Asset	Indemnity	NA	NA

**SPECIAL CONDITIONS AND WARRANTIES:**

1. The Policy does not cover any contractual and consequential liability, except as covered in the Policy or the Certificate of Insurance issued to the customer.
2. In case the Manufacturing Warranty duration, Serial Number, Invoice Value, Purchase Date or Make & Model is wrongly inputted in the Invoice, the customer has to inform Acko to make the rectification within 180 days of the purchase of the plan
3. In case of Dead on Arrival, where the device is replaced by the manufacturer, the customer has to inform Acko about the same within 60 days of the replacement of the device. In such cases, the customer needs to provide the DOA bill provided by the manufacturer or the authorized service centre.
4. In case of Total Loss, Acko will pay an amount equivalent to the remaining Sum Insured, current Market Value or Invoice Value whichever is lower.
5. The maximum cumulative liability will be the Invoice Value of the device.
6. Only new Equipment is covered under the policy.

**DISCLAIMER:**

Please note that these are only basic description of the key terms, and the cover under the Policy will be subject to the Policy terms, conditions and exclusions.

**This Policy is issued by Acko General Insurance Limited for the above-mentioned Insured(s) under the Acko Asset Protect Insurance Plan.**

**ACKO ASSET PROTECT INSURANCE PLAN (SD):**

COVERAGE CATEGORY/ EQUIPMENT TYPE	COVERAGE PERIOD	NO OF INSURED EQUIPMENT	VALUE OF THE INSURED EQUIPMENT
Mobile	12 months	As per the ongoing enrolment	As per the invoice value

**TABLE OF BENEFITS:**

NAME OF THE BENEFIT	SUM INSURED (INR)	BENEFIT TYPE	DEDUCTIBLE/ CO-PAY/ SUB LIMIT	NO OF CLAIMS ALLOWED
Accidental Screen Only Damage	Upto the cost of the screen of the covered asset	Indemnity	NA	1

**SPECIAL CONDITIONS AND WARRANTIES:**

1. The Policy does not cover any contractual and consequential liability, except as covered in the Policy or the Certificate of Insurance issued to the customer.
2. In case the Serial Number, Invoice Value, Purchase Date or Make & Model is wrongly inputted in the Invoice, the customer has to inform Acko to make the rectification within 15 days of the purchase of the plan, along with the supporting documents including but not limited to original purchase invoice.
3. In case of Dead on Arrival, where the device is replaced by the manufacturer, the customer has to inform Acko about the same within 30 days of the replacement of the device, provided that no claim has been made on the original device.
4. In such cases, the customer needs to provide the DOA bill provided by the manufacturer or the authorized service centre.
5. The maximum cumulative liability will be the Cost of Screen or the Invoice Value of the device, whichever is lower.
6. Only new Equipment is covered under the policy.

**DISCLAIMER:**

Please note that these are only basic description of the key terms, and the cover under the Policy will be subject to the Policy terms, conditions and exclusions.

**This Policy is issued by Acko General Insurance Limited for the above-mentioned Insured(s) under the Acko Asset Protect Insurance Plan.**