

## **T&C – Health Combo Benefits**

The Insurance benefits attached to the Health Combo of HDB Financial Services are powered by Go Digit General Insurance Limited.

### **Waiting Period:**

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

### **Eligibility & Policy Tenure:**

<b>Covered Category</b>	<b>Age Eligibility (Age Last Birthday)</b>	<b>Policy Tenure</b>
Primary Insured & Spouse	18 to 65 years (inclusive)	1 Year, 2 Years and 3 Years
Children	Up to 25 years	
Parents	Up to 85 years	

### **Conditions & Exclusions:**

<b>Cover</b>	<b>Conditions</b>	<b>Exclusions</b>
Accidental Death Benefit	<ul style="list-style-type: none"> <li>• Covers accidental death, permanent total disability and permanent partial disability.</li> <li>• SI will be INR 5 lakhs.</li> <li>• Only the primary applicant is covered.</li> </ul>	<ul style="list-style-type: none"> <li>• Suicide</li> <li>• Self-Injury</li> <li>• Pre-Existing Disability</li> </ul>
In-Patient Hospitalization Cover	<ul style="list-style-type: none"> <li>• Covers hospitalization due to accident only.</li> <li>• SI will be INR 1 lakh.</li> <li>• Only the primary applicant is covered.</li> </ul>	<ul style="list-style-type: none"> <li>• Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the inception of this Policy.</li> <li>• Any additional Hospitalization Expenses not resulting from an accidental Injury</li> </ul>
Hospital Daily Cash (Including Covid-19)	<ul style="list-style-type: none"> <li>• Accidental &amp; Illness hospitalization is covered</li> <li>• If Unmarried, Primary Applicant + 2 Parents (Father &amp; Mother) are covered, else, Primary Applicant + (Spouse + 2 Children) will be covered</li> <li>• This benefit will be payable only after a continuous and completed 24 hours of Hospitalization of the</li> </ul>	

	<p>Insured Person for each claim.</p> <ul style="list-style-type: none"> <li>• Daily Hospital Cash is payable for up to 10 days of hospitalization per year</li> </ul>	
Income Protection Cover	<ul style="list-style-type: none"> <li>• One-time fixed benefit payable on detection of specific Air borne diseases, Vector borne diseases or Broken bones only after 7 days from the coverage start date</li> <li>• Only one claim will be admissible during the coverage period</li> <li>• Vector/Air-Borne Diseases (VBD/ABD), list of ailments covered in the policy are Dengue, Malaria, Chikungunya, kala-azar, Filariasis, Japanese encephalitis and Broken bones</li> </ul>	<ul style="list-style-type: none"> <li>• Vector or air borne diseases diagnosed before the coverage start date</li> </ul>
Loan Repayment	<ul style="list-style-type: none"> <li>• Outstanding loan principal amount to be paid in case of Accidental death or Permanent Total Disability</li> <li>• Claim will be directly paid to HDBFS</li> <li>• SI will be as per outstanding loan principal amount up to a maximum of INR 2 Lakhs</li> </ul>	
EMI Protect Cover	<ul style="list-style-type: none"> <li>• Covers Accidental &amp; Illness Hospitalization</li> <li>• A maximum of up to 3 EMIs are payable for 5, 7 and 10 continuous and completed days of hospitalization in a single policy year.</li> <li>• Single EMI is subject to a maximum of INR 11,000</li> </ul>	<ul style="list-style-type: none"> <li>• Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof</li> <li>• Caused due to breach of law</li> </ul>

### **General Conditions:**

- The coverage is applicable only on the loan taken from HDB Financial Services. Loan taken 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.
- Based on 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.

### **Permanent Exclusions:**

Go Digit General Insurance Limited 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.