

Terms & Conditions – Aabhar Card Benefits

The Insurance benefits are offered to Platinum Aabhar Card holders for availing Two-wheeler and Personal Loan that is TWL and RELPL by HDFC ERGO General Insurance Limited

WAITING PERIOD (HDFC ERGO General Insurance Limited)

Sr. No.	Waiting Period	Selected Period
1	Initial Waiting Period	7 days (except for accident)
2	Specific Illness Waiting Period	Not Applicable
3	Pre-Existing Disease Waiting Period	Not Applicable

SPECIAL CONDITIONS (HDFC ERGO General Insurance Limited)

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: 3 Years for Platinum Aabhar Two-wheeler loan customer; 1 Years for platinum Aabhar RELPL loan customer

3. **Sarv Suraksha Plus (Group)**

Accidental Death: Pays Sum Insured if Insured Person sustains Injury due to Accident during the Period of Insurance, which shall within twelve months of its occurrence be the sole and direct cause of Death of Insured Person

Disappearance: Pays sum insured in case of forced landing, stranding, sinking or wrecking of a conveyance / as a result of any catastrophic event, if Insured Person's body cannot be located within 365 Days.

Comatose Benefit: In case of Insured Person being in Hospital in a Comatose State within one month of the date of Injury for continuous period of more than three months.
(Comatose benefit up to 25% of Accidental Death sum insured)

Permanent Disablement - Table C: Pays Sum Insured as per the defined benefits which shall within twelve (12) months of its occurrence be the sole and direct cause of Permanent Disablement

Accidental Hospitalization Expenses: Pays defined Medical Expenses if Insured Person sustains Injury during Period of Insurance which results in Medical necessary Hospitalization of Insured Person

Hospital Cash - Accident & Illness: Pays defined Sum Insured for each continuous and completed period of 24 hours Hospitalization. If Insured Person sustains Injury or contracts illness, which results in Medically Necessary hospitalization

Medshield cover - Vector Borne Disease: Pays Sum Insured upon diagnosis and trigger of any of the defined Vector Borne illness

Medshield cover – Fracture care: Pays Sum Insured corresponding to Fracture if Insured Person sustains Injury which solely and directly results in Fracture

Credit Shield: Pays Sum Insured if Insured Person sustains Injury due to Accident, which shall within twelve months of its occurrence be the sole and direct cause of Death and Permanent Total Disability of Insured Person

HDFC ERGO Group OPD Care (Add-on) (RELPL)

Teleconsultation (General):

This benefit can be availed unlimited times but only on a cashless basis via digital platforms.

HDFC ERGO Group OPD Care (Add-on) (TWL)

Teleconsultation (General & All Specialties):

This benefit can be availed unlimited times but only on a cashless basis via digital platforms.

Bharat Griha Raksha Plus Long Term

Fire & allied perils coverage for Home Content- Covers for contents against damage due to fire and allied perils including Earthquake & STFI. Terrorism is not covered.

Rent for alternate accommodation - Pays the amount of alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event.

Accidental damage covered- Covers direct physical loss or damage to the property described in the Certificate whilst situated in the insured premises due to accident from any fortuitous cause.

Repair and Maintenance Cover (Only for RELPL Customers) - Covers for cost of technician visit and offers periodic maintenance service for Air-conditioners

Personal Essentials Shield

Journey Protection

We will indemnify insured person to the extent of the intrinsic value of the accompanied baggage and personal effects of the Insured, against loss, destruction or damage by any accident occurring during the Policy Period for a journey undertaken anywhere in India.

If Motor Vehicle in which you/your family is travelling becomes inoperable due to which you are unable to start or complete your journey, we shall provide to the Insured, upon his request, any one or more of the following emergency assistance services: Battery Drain, Fuel Delivery (up to 5 Litres), Locked / Lost Keys, Emergency Towing Assistance (Break-down), On Site Minor Repairs, Towing on Accident, Vehicle Extraction, Ambulance Service, Emergency Message Transmission Assistance, Member will have 4 service covered under 12 month contract.

HDFC ERGO Group Protect

EMI Hospitalization: Pays Sum Insured for the number of defined days (each completed 24 Hours) of Hospitalization in a policy Year (within India).

GENERAL CONDITIONS (HDFC ERGO General Insurance Limited)

- The coverage is applicable only on the loan taken from HDB Financial Services and Aabhar Card offered for the same. 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 Medishield 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 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 for Other than Bharat Griha Raksha Plus Long Term:

We will not make any payment for any claim in respect of any Insured Person for, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

- i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
- ii. War or any act of war, invasion, act of foreign enemy(whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- iii. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- iv. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle
- v. Loss or damage caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
- vi. Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide.
- vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
- viii. From participation in Adventure sports

PERMANENT EXCLUSIONS for Bharat Griha Raksha Plus Long Term:

- i. Cost of spare part repaired or replaced, cost of gas top up or refilling, or any other consumable used in the appliance.
- ii. Appliance transportation costs incurred to repair or replace
- iii. Appliance that are not used for domestic purposes or is at any commercial place or premises like shops, office, hotels, restaurant and similar places.
- iv. Damages to any accessories of appliances. For Ex : Remote.
- v. Wear and Tear of appliances.

vi. Cracking, scratching, denting chipping or breakage or any other aesthetic defects not affecting the operation or function of the appliance.

vii. Any Damage/Loss caused by any external accident, deliberate act or negligence shall not be covered.

Viii. Pls refer policy wording for complete terms and conditions

Please refer the policy wordings for complete list of exclusions

Details of Cover for Platinum Aabhar:

Details of cover for RELPL

Section	Coverage Applicability	RELPL
Personal Accident		
Accidental Death*	Primary Applicant only	500,000
Permanent Disablement - Table C	Primary Applicant only	500,000
Accidental Hospitalisation Cover		
Accidental Hospitalisation Expenses	Primary Applicant only	50,000
Hospital Cash		
Hospital Cash - Accident & Illness	1. Unmarried Primary Applicant + 2 Parents 2. Married Primary Applicant + Spouse + 2 Children	
Amount per Day		2,000
Number of Days		10
Deductible		Nil
Sum Insured Basis		Floater
Waiting Period: General		7 Days
Waiting Period: Specified Disease / Procedure		Waived
Waiting Period: PED		Waived
Medishield Cover		
Vector Borne Disease - Benefit / Fracture Care	1. Unmarried Primary Applicant + 2 Parents 2. Married Primary Applicant + Spouse + 2 Children	20,000
Benefit Applicable on Diagnosis		
Vector Borne Diseases covered: Dengue, Malaria, Chikungunya, Kala- azar, Filariasis, Japanese encephalitis, Zika		

Waiting Period		7 Days
Credit Shield		
Credit Shield (Accidental Death / Permanent Disability)	Primary Applicant only	100,000
Once the loan is closed, there will be no payment from this section.		
Teleconsultation Cover		
Tele-consultation (General)	1. Unmarried - Card Holder + 2 Parents (Father & Mother) 2. Married Cardholder + (Spouse + 2 Children) (Family of 4)	Unlimited
EMI Hospitalisation		
Sum Insured	Primary Applicant only	5,000
Fraction of EMI		1x
Payout every 'n' days of continuous Hospitalization		5 / 7 / 10 Days
Capping Option		3x
Only 1 Hospitalisation triggering claim under this section will be considered.		
Waiting Period: General		7 Days
Waiting Period: Specified Disease / Procedure		Waived
Waiting Period: PED		Waived
Property Coverage		
Fire perils only as per BGR Plus - Content only		100,000

**Disappearance (100% of Accidental Death sum insured) and Comatose (25% of Accidental Death Sum Insured) is part of the Accidental Death Cover. The Accidental Death Sum insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose.*

Property Coverage:

Fire for content only (As per Bharat Griha Raksha Plus)	<ul style="list-style-type: none"> • Earthquake & STFI is inbuilt covers • Terrorism excluded • Inbuilt cover for Removal of debris upto 5 % of the claim amount • Architects, Surveyors and Consulting Engineers Fees (Upto 10% Of the Claim Amount) • Waiver of underinsurance • Kutcha construction is not covered • Rent for Alternative Accommodation (Monthly rent upto Rs. 20,000) • Accidental damage covered • Repair and maintenance cover (AMC)
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Repair and maintenance cover	The Company hereby undertakes to provide cover for cost of technician visit as specified in the policy schedule/certificate of insurance for damages to appliances mentioned in the policy schedule/certificate of insurance due to electrical damage /non-working of appliance including but not limited to preventive maintenance such that appliances covered hereunder continue to remain in good working condition
Accidental Damage	Quote is extended to cover direct physical loss or damage to the property described in the Policy Schedule whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system, rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions as per policy wording.
Rent for Alternative Accommodation	We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows: a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, we will pay the difference between the rent for alternative accommodation and the rent of Your Home Building. b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.
Deductible - Fire (as per HDFC ERGO Bharat Griha Raksha Plus	Nil

Repair and Maintenance Cover	Plan
Construct	5 Appliances
	Unlimited Technician visit
	4 PMS visits on upto 2AC(s)
Period	12 Months
Products	Any and up to 5 from refrigerator, TV, washing machine, microwave, water purifier (Max 2ACs)
Not Covered	Spare part Repair OR Replacement Transportation Cost

Details of cover for Two Wheeler loan

Section	Coverage Applicability	TWL
Personal Accident		

Section	Coverage Applicability	TWL
Accidental Death	Primary Applicant only	1,000,000
Permanent Disablement - Table C	Primary Applicant only	1,000,000
Accidental Hospitalisation Cover		
Accidental Hospitalisation	Primary Applicant only	100,000
Hospital Cash		
Hospital Cash - Accident & Illness	1. Unmarried Primary Applicant + 2 Parents 2. Married Primary Applicant + Spouse + 2 Children	
Amount per Day		2,000
Number of Days		10
Deductible		Nil
Sum Insured Basis		Floater
Waiting Period: General		7 Days
Waiting Period: Specified Disease / Procedure		Waived
Waiting Period: PED		Waived
Medishield Cover		
Vector Borne Disease - Benefit / Fracture Care	1. Unmarried Primary Applicant + 2 Parents 2. Married Primary Applicant + Spouse + 2 Children	40,000
Benefit Applicable on Diagnosis		
Vector Borne Diseases covered: Dengue, Malaria, Chikungunya, Kala-azar, Filariasis, Japanese encephalitis, Zika		
Waiting Period		7 Days
Credit Shield		
Credit Shield	Primary Applicant only	200,000
Once the loan is closed, there will be no payment from this section.		
Teleconsultation Cover		
Tele-consultation (General & All Specialties)	1. Unmarried Primary Applicant + 2 Parents 2. Married Primary Applicant + Spouse + 2 Children	Unlimited
EMI Hospitalisation		
Sum Insured	Primary Applicant only	5,000
Fraction of EMI		1x

Section	Coverage Applicability	TWL
Payout every 'n' days of continuous Hospitalization		5 / 7 / 10 Days
Capping Option		3x
Only 1 Hospitalisation triggering claim under this section will be considered.		
Waiting Period: General		7 Days
Waiting Period: Specified Disease / Procedure		Waived
Waiting Period: PED		Waived
Personal Essentials Shield		
Journey Protection	<p>We will indemnify You to the extent of the intrinsic value of the accompanied baggage and personal effects of the Insured, against loss, destruction or damage by any accident occurring during the Policy Period</p> <p>If Motor Vehicle in which you/your family is travelling becomes inoperable due to which you are unable to start or complete your journey, we shall provide to the Insured, upon his request, any one or more of the following emergency assistance services</p> <p>Battery Drain, Fuel Delivery (up to 5 Litres), Locked / Lost Keys, Emergency Towing Assistance (Break-down), On Site Minor Repairs, Towing on Accident, Vehicle Extraction, Ambulance Service, Emergency Message Transmission Assistance, Member will have 4 service covered under 12-month contract.</p>	1,000
Property Coverage		
Fire perils only as per BGR Plus - Content only		100,000

Disappearance (100% of Accidental Death sum insured) and Comatose (25% of Accidental Death Sum Insured) is part of the Accidental Death Cover. The Accidental Death Sum insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose.

Property Coverage:

Fire (As per Bharat Griha Raksha Plus)	<ul style="list-style-type: none"> • Earthquake & STFI is inbuilt covers • Terrorism excluded • Inbuilt cover for Removal of debris upto 5 % of the claim amount • Architects, Surveyors and Consulting Engineers Fees (Upto 10% Of the Claim Amount) • Basis of valuation for structure is Reinstatement value • Waiver of underinsurance • Kutcha construction is not covered • Rent for Alternative Accommodation (Monthly rent upto Rs. 20,000) • Accidental damage covered
Accidental Damage	Quote is extended to cover direct physical loss or damage to the property described in the Policy Schedule whilst situated in the insured premises due to accident from any fortuitous cause including accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system, rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights; subject to the terms, conditions, warranties and exclusions as per policy wording.
Rent for Alternative Accommodation	<p>We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows: a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, we will pay the difference between the rent for alternative accommodation and the rent of Your Home Building. b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.</p> <p>Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover</p> <p>Rs. 20,000/- per month is considered.</p>

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.

Terms & Conditions apply. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059 For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. Please refer the policy wordings for complete list of exclusions. The products mentioned are underwritten by HDFC ERGO General Insurance Company Limited. HDB Financial Services Limited (HDB House, Tukaram Sandam Marg, A-Subhash Rd, Navpada, Vile Parle East, Mumbai, Maharashtra, 400057) is an authorized corporate agent of HDFC ERGO General Insurance Company Limited IRDAI License No. CA0095. Seamless claim process depends on the submission of the required documents.

UIN: Sarv Suraksha Plus (Group) - HDFHLGP25043V042425 | HDFC ERGO Group Protect - HDFHLGP22214V012122 | HDFC ERGO Group OPD Care (Add-on) - HDFHLGA24091V012324| HDFC ERGO - Bharat Griha Raksha Plus - Long Term - IRDAN146RPPR0070V01202425, I Personal Essentials Shield IRDAN146RPMS0077V01202526