



**Home Credit Assure Shakti +  
Bharat Griha Raksha Plus - Long  
Term Insurance**

# Eligibility

Description	Details
Minimum age at entry	20 years
Maximum age at entry	55 Years
Policy Tenure	BGR Plus LT - Up to Loan tenure Maximum up to 30 years HCA Shakti -Minimum 1 Year or Loan Tenure subject to a maximum of 5 Years
Sum Insured	BGR Plus LT -Sum Insured will be max up to 4 Cr for structure and 10% of structure sum insured for home content HCA Shakti-Up to loan amount subject to maximum 4Cr for age 20 to 50 years* and maximum 1 Cr for age 51 to 55 years *

(\*without PPC subject to no adverse health declaration)

1. Type - Home Loan/ Loan against property customers of HDFC Bank Limited
2. Primary Applicant and Co Applicant of the Loan only
3. Sum Insured on Individual , Multi Individual and Family Floater Basis
4. Product is for home loan vertical of HDFC Bank

# Key Features

1. Long Term Property Coverage up to 30 years and Health cover up to 5 years

1. Sum Insured available on Individual, Multi Individual and Family Floater Basis

1. Major Medical Illness - 9, 19 and 52 Critical illness covered including Angioplasty\*

1.0 Day survival period for all Major Medical Illness covers

New age covers like - EMI Hospitalization, Vector Borne Disease, OPD Treatment benefits

\* Angioplasty is covered only in 52 major medical illness option

# Key Features - Compare with existing HCA



Product Name	Product Features	HCA - Existing	HCA Shakti + BGR Plus - LT
BGR Plus LT	Property cover - Fire & Allied Perils	Loss or damage to the structure and content of the house due to Fire and Allied Perils ,Earthquake and Terrorism. Coverage is offered for 5 years or loan tenure whichever is lower	Loss or damage to the structure and content of the house due to Fire and Allied Perils including earthquake. Coverage is offered up to loan tenure or 30 years whichever is lower Content SI is 10% of the structure SI Terrorism is not covered
Home Credit Assure Shakti	Burglary, house breaking and theft	Up to 25% of the Structure SI Jewellery kept in safe is 20% of the burglary section SI (The claim payable is on 40% first-loss basis) Coverage -5 years or loan tenure whichever is lower	Up to 10% of the Structure SI. Jewellery kept in safe is 20% of the burglary section SI (The claim payable is on 40% first-loss basis) Coverage -5 years or loan tenure whichever is lower.

# Key Features - Compare with existing HCA



Product Name	Product Features	HCA - Existing	HCA Shakti
Home Credit Assure Shakti	Type of Policy	Individual/ Multi Individual	Individual/ Multi Individual / Floater
	Family definition	Applicant + Co applicant	Applicant + Co applicant
	Accidental Death	Accidental Death Cover	Accidental Death Cover including Disappearance and Comatose
	Permanent Total Disablement	Due to Accidental Injury	Due to Accidental Injury
	Major medical illness and procedures (Critical Illness )	9 Critical Illness covered ( additional 9/42 from my Credit Comp Suraksha )	9/19/52 Critical Illness covered from HCA Shakti
	Loss of Income - Major Medical Illness	Covered under my Credit Comp Suraksha for additional 9 and 42 CI Survival period - 7 days	19/52 Critical illness covered. SI up to 50% of the Annual Salary WP -90 days for all Illnesses and 180 days for Angioplasty. Angioplasty covered under 52 illness option only Survival period - 0 days
	Loss of Job - Termination of Employment	Up to 3 EMIs payable in the event of termination from employment	Up to 3 immediate upcoming EMIs shall be payable in the event of termination from employment. Applicable for salaried insured only.
Dependent Child Education Benefit	Applicable to primary insured only	Applicable to Both insured SI will be 50% each in case of Multi Individual policy , in case of Floater, total SI will float.	

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# Key Features - Compare with existing HCA



Product Name	Product Features	HCA - Existing	HCA Shakti
Home Credit Assure Shakti	EMI Hospitalisation	Not Available	1% of AD Sum Insured. per year max up to 5 years
	Vector Borne Diseases Cover (Benefit) (Comprehensive plan - 7 vector borne illness)	Not Available	In patient Hospitalisation - Benefit up to 50,000 per year, max up to 5 years.
HDFC ERGO Group OPD Care (Add on )	Doctor Consultation	Not Available	Doctor Consultation "1000 to 5000 based on the AD sum insured "per year on cashless basis, max up to 5 years
	Preventive Health Check-up	Not Available	Preventive Health Check-up 1-2 voucher per year on cashless basis, max up to 5 years
	Unlimited tele-consultations	Not Available	Tele-consultation (GP and All Specialities) covered max up to 5 years

# HCA Shakti - Accidental Death and Permanent Disablement

Product Features	HCA Shakti -Sum Insured	Coverage
Accidental Death <sup>^</sup> including Disappearance and Comatose (25% of AD SI )	Up to 4Cr -age 20 to 50 Up to 1Cr -age 51 to 55	Individual -100% of SI Multi Individual - 50% of SI each Floater - 100% of SI on floater basis
Permanent Disablement <sup>^</sup>	Up to 4Cr -age 20 to 50 Up to 1Cr -age 51 to 55	
Operability	<p style="text-align: center;">For AD, PD</p> Sum Insured will be on Fixed Basis -for age up to 45 years and loan tenure up to 5 years Sum Insured will be on Reducing Basis - for age above 45 and Loan tenure up to 5 years Sum Insured will be on Reducing Basis - for policies with loan tenure more than 5 years irrespective of insured age.	

<sup>^</sup> Maximum liability under the Personal Accident section (which includes both ‘Accidental Death’ and ‘Permanent Disablement’) for an Insured Person shall never exceed 100% of the SI

<sup>^</sup> *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.*

# Permanent Disablement- Benefit Table

Permanent Disablement Table		
No	The Disablement	% of SI Payable
1	Permanent Total Disablement	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two Limbs (physical severance or the total and permanent loss of use of such Limbs)	100%
4	Permanent Total Loss of Sight in both eyes	100%
5	Permanent Total Loss of Sight of one eye and one Limb (physical severance or the total and permanent loss of use of such Limb)	100%
6	Permanent Total Loss of Speech	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total Loss of Mastication	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Activities of Daily Living essential to life without full time assistance	100%
10	Permanent Total Loss of Hearing in both ears	75%
11	Permanent Total Loss of one Limb (physical severance or the total and permanent loss of use of such Limb)	50%
12	Permanent Total Loss of Sight of one eye	50%

# HCA Shakti - Major Medical Illness



Product Features	HCA Shakti -Sum Insured	Coverage
Major medical illness and procedures (Critical Illness )	Up to 4Cr -age 20 to 50 Up to 1Cr -age 51 to 55 9/19/52 CI covered (Cardiac Arrest 100% of MMI sum insured available with 19 and 52 CI plans, Angioplasty- 25% of the MMI SI sub to max ₹10 Lakhs available with 52 CI -Platinum Plan )	Individual -100% of SI Multi Individual - 50% of SI each Floater - 100% of SI on floater basis
Initial waiting Period	90 days for Critical Illness only	Angioplasty waiting period is 180 days
Survival Period for CI	0 Days	
Operability	For MMI Sum Insured will be on Fixed Basis -for age up to 45 years and loan tenure up to 5 years Sum Insured will be on Reducing Basis - for age above 45 and Loan tenure up to 5 years Sum Insured will be on Reducing Basis - for policies with loan tenure more than 5 years irrespective of insured age.	

# Annexure 1 - Major Medical Illness



Major Medical Illness Plans				
Sr. no	Major Medical Illness	Essential	Silver Plus	Platinum
1	Cancer of specified severity	Covered	Covered	Covered
2	Open Chest CABG	Covered	Covered	Covered
3	Kidney failure requiring regular dialysis	Covered	Covered	Covered
4	Myocardial Infarction (First Heart Attack of specified severity)	Covered	Covered	Covered
5	Open Heart Replacement or Repair of Heart Valves	Covered	Covered	Covered
6	Major Organ/Bone Marrow Transplantation	Covered	Covered	Covered
7	Multiple Sclerosis with persisting symptoms	Covered	Covered	Covered
8	Permanent Paralysis of Limbs	Covered	Covered	Covered
9	Stroke resulting in permanent symptoms	Covered	Covered	Covered
10	Benign Brain Tumour	NA	Covered	Covered
11	Coma of specified severity	NA	Covered	Covered
12	Parkinson's Disease	NA	Covered	Covered
13	Alzheimer's Disease	NA	Covered	Covered
14	Surgery of Aorta	NA	Covered	Covered
15	End Stage Liver Failure	NA	Covered	Covered
16	Deafness	NA	Covered	Covered
17	Loss of Speech	NA	Covered	Covered
18	Third Degree Burns	NA	Covered	Covered
19	Medullary Cystic Disease	NA	NA	Covered
20	Motor Neurone Disease with permanent symptoms	NA	NA	Covered
21	Muscular Dystrophy	NA	NA	Covered
22	Infective Endocarditis	NA	NA	Covered
23	Primary (Idiopathic) Pulmonary Hypertension	NA	NA	Covered
24	Dissecting Aortic Aneurysm	NA	NA	Covered
25	Systemic Lupus Erythematosus with Lupus Nephritis	NA	NA	Covered
26	Apallic Syndrome	NA	NA	Covered
27	Aplastic Anaemia	NA	NA	Covered
28	Bacterial Meningitis	NA	NA	Covered
29	Cardiomyopathy	NA	NA	Covered
30	Other serious coronary artery disease	NA	NA	Covered
31	Creutzfeldt-Jakob Disease (CJD)	NA	NA	Covered
32	Encephalitis	NA	NA	Covered
33	End Stage Lung Failure	NA	NA	Covered
34	Fulminant Hepatitis	NA	NA	Covered
35	Eisenmenger's Syndrome	NA	NA	Covered
36	Major Head Trauma	NA	NA	Covered
37	Chronic Adrenal Insufficiency (Addison's Disease)	NA	NA	Covered
38	Progressive Scleroderma	NA	NA	Covered
39	Progressive Supranuclear Palsy	NA	NA	Covered
40	Blindness	NA	NA	Covered
41	Chronic Relapsing Pancreatitis	NA	NA	Covered
42	Elephantiasis	NA	NA	Covered
43	Brain Surgery	NA	NA	Covered
44	Pneumonectomy	NA	NA	Covered
45	Terminal Illness	NA	NA	Covered
46	Myelofibrosis	NA	NA	Covered
47	Pheochromocytoma	NA	NA	Covered
48	Crohn's Disease	NA	NA	Covered
49	Severe Rheumatoid Arthritis	NA	NA	Covered

# HCA Shakti – Loss of Job – Termination of Employment

Product Features	HCA Shakti Sum Insured	Coverage
Loss Of Job - Termination of Employment	Up to 3 immediate upcoming EMIs shall be payable in the event of termination from employment. Applicable to salaried individuals only	<p>Individual - 100% of 3 immediate upcoming EMIs</p> <p>Multi Individual -SI per Insured shall be 50% of 3 immediate upcoming monthly EMIs</p> <p>Floater -100% of the EMI paid to any of the insured applicant / co applicant in case of his/her LOJ .</p> <p>This is paid once during the policy period.</p> <p>EMI applicable to Both insured who are salaried</p>

(Kindle refer \*Sum Insured Operationality)

## HCA Shakti – Loss of Income – Major Medical Illness

Product Features	HCA Shakti Sum Insured	Coverage
<p>Loss of income - Major Medical Illness</p>	<p>19/52 Critical Illness covered LOI MMI due to diagnosis of 52/19 critical illness up to 50% of the Annual Salary will be the sum insured</p> <p>180 days waiting period for Angioplasty and 90 days for all other Illnesses Survival period - 0 days Applicable to salaried individuals only</p>	<p>Individual -50% of Annual Salary ( 6 times monthly salary) Multi individual - 25% of Annual Salary ( 50% of 6 times monthly salary ) for each Insured</p> <p>Floater (both Insured salaried) - Rate applicable will be of highest aged member, SI (6 times monthly salary of highest earning member)</p> <p>If highest salaried applicant claims first nothing will be left for the other member.</p> <p>If lower salaried customer claims first, remaining SI will be available for the other applicant</p> <p>1. This section is not applicable for 9 CI option 2. Claim for angioplasty shall also be paid in case of 52 CI only 3. Payment will be as per the monthly salary declared at the time of proposal.</p>

(Kindle refer \*Sum Insured Operationality)

# HCA Shakti – Dependent Child Education Benefit

Product Features	HCA Shakti Sum Insured	Coverage
Dependent Child Education Benefit	<p>Pays SI (as per "DCEB table") SI Rs. 25,000 to Rs. 5 Lakh towards dependent children's education (max 2 children) applicable to Both insured This benefit is applicable for loan up to 4 Crs for Accidental Death or Permanent disablement</p>	<p>SI is as per the "DCEB table". Individual -100% of the limit mentioned in the 'DCEB table' Multi Individual SI - 50% of the limit for each insured mentioned in the 'DCEB table' Floater SI - 100% of the SI mentioned in the 'DCEB table' (Max 2 children will be paid)</p>

Dependent child education benefit			
Loan Amount IN Rs		Benefit Amount (Max limits)	
From	To		
1	500000	Nil	Nil
500001	1000000	One child: Rs 25,000	Two children: Rs 50,000
1000001	2000000	One child: Rs 50,000	Two children: Rs 1,00,000
2000001	3000000	One child: Rs 1,00,000	Two children: Rs 2,00,000
3000001	4000000	One child: Rs 1,50,000	Two children: Rs 3,00,000
4000001	5000000	One child: Rs 2,00,000	Two children: Rs 4,00,000
5000001	40000000	One child: Rs 2,50,000	Two children: Rs 5,00,000

For multi individual, above limits will be split by 50% per applicant/ co applicant (2 children each )

# HCA Shakti – DCEB Illustration

Illustration		
Loan amount - 10 to 20 lacs		
Individual Policy		
Coverage	Insured 1	Insured 2
DCEB (SI)	50000 per child	NA
Max. up to children	2	
Multi Individual Policy		
Coverage	Insured 1	Insured 2
DCEB (SI)	25000 per child	25000 per child
Max. upto children	2	2
Family Floater Policy		
Coverage	Insured 1	Insured 2
DCEB (SI)	50000 per child	
Max. up to children	2	

# HCA Shakti – EMI Hospitalisation

Product Features	HCA Shakti Sum Insured	Coverage
EMI Hospitalisation	1% of AD Sum Insured for Tenure of 5 years Trigger Days (1payout per trigger days) 5 Days: 1st Pay-out 7 Days: 2nd Pay-out 9 Days: 3rd Pay-out 11 Days: 4th Pay-out Maximum 4 pay-out/EMI per year max up to 5 years	Individual - 1% of the AD Sum insured. Multi individual - 0.5% of the AD SI. Floater - 1% of the AD Sum insured. (Maximum 4 pay-out in all will be available for both the insured person in a policy year)

## HCA Shakti – Vector Borne Disease Cover (Benefit)

Product Features	HCA Shakti Sum Insured	Coverage
<p>Vector Borne Diseases Cover (Benefit) (Comprehensive plan - 7 vector borne illness)</p> <ul style="list-style-type: none"> <li>• Dengue Fever</li> <li>• Malaria</li> <li>• Chikungunya,</li> <li>• Japanese Encephalitis,</li> <li>• Kala-azar,</li> <li>• Lymphatic Filariasis,</li> <li>• Zika Virus</li> </ul>	<p>In patient Hospitalisation - Benefit 50,000 cover per year for 5 years</p>	<p>Individual - 100% of SI Multi individual - 50% of SI each Floater - 100% of SI for the first person who claims.</p>
<p>Initial waiting period</p>	<p>30 days</p>	

\*\* Sum Insured limits mentioned above under the Vector borne diseases are available every policy year.

## HCA Shakti – HDFC ERGO Group OPD Care ( Add-on)

Product Features	HCA Shakti Sum Insured	Coverage
OPD benefit - Doctor Consultation	Doctor Consultation "1000 to 5000 based on the AD sum insured & Loan Bands "on cashless basis for 5 years on per year basis	Individual / Multi individual - SI as per "GOPD" table (refer annexure table ) is applicable to both individuals. Floater - Limit will float.
OPD benefit -Preventive Health Check-up	Preventive Health Check-up up to 2 vouchers every year for 5 years	Individual - 1 health check up will be available per year, Multi individual - 2 health check up will be available per year (1 per individual) Floater - 2 health check up will be available on first come first serve basis
OPD benefit -Tele consultation	Tele-consultation (GP and All Specialities) covered for 5 years	Unlimited in all scenarios
Initial waiting period	30 days	

\*\* Sum Insured limits mentioned above under the OPD benefits are available every policy year.

## HCA Shakti – OPD Benefit -Doctor Consultation

Table of Benefit - Doctor Consultation	
Loan Band	Doctor consultation limit (Cashless Only)
Up to 5 Lacs	1,000
Above 5 Lacs - 10 Lacs	1,000
Above 10 Lacs - 20 Lacs	2,500
Above 20 Lacs -50 Lacs	2,500
Above 50 Lacs - 75 Lacs	5,000
Above 75 Lacs	5,000

\*\* Sum Insured limits mentioned above under the OPD benefits are available every policy year.

## Bharat Griha Raksha Plus - Long Term

Product Features	Bharat Griha Raksha Plus - Long Term Insurance	Coverage
<p>Property Perils covered under BGR Plus LT - Fire and Allied Perils</p>	<p>Loss or damage to the structure and content of the house due to Fire and Allied Perils ,Earthquake up to loan tenure.            Fire cover is offered up to the loan tenure            Terrorism is not covered.            Content SI is 10% of the structure SI.</p>	<p>Property coverage will be up to the loan tenure, max up to 30 years.</p>

# HCA Shakti- Burglary & House Breaking

Product Features	HCA Shakti Sum Insured	Coverage
<p>Property Perils covered under HCA Shakti - Burglary, house breaking and theft</p>	<p>Home Content ,Burglary, housebreaking and theft up to maximum 10% of the structure SI.            Maximum sum insured for jewellery kept in safe is 20% of the burglary section sum insured            (The claim payable is on 40% first-loss basis)            burglary section is offered for 5 year tenure.</p>	<p>Coverage will be equal to loan tenure or 5 years whichever is lower.            This cover doesn't float.</p>

# HCA Shakti -Sum Insured Operationality

## **Sum Insured for Accidental Death, Permanent disablement and Major Medical Illness-**

For AD, PD and MMI sections below conditions will be applicable

- Sum Insured will be on Fixed Basis -for age up to 45 years and loan tenure up to 5 years
- Sum Insured will be on Reducing Basis - for age above 45 and Loan tenure up to 5 years
- Sum Insured will be on Reducing Basis - for policies with loan tenure more than 5 years irrespective of insured age.

**Below mentioned sum insured conditions will be applicable for -AD, PD, MMI, DCEB , EMI Hospitalization, Loss of Job - Termination of Employment, Loss of Income - MMI, Vector Borne Disease.**

For Applicant only - Sum insured will be 100%

- Applicant / Co-applicant cover - Individual Basis - Sum Insured will be 50% for each Insured
- Applicant / Co-applicant cover on Floater Basis - 100% SI will float on both the individuals

## **Sum Insured for Major Medical Illness**

- For age up to 40 years- 100% of AD sum insured.
- For age 41 years and above - 50% of AD Sum Insured (Option to choose 100% of sum insured)

## **Sum Insured Criteria**

- For MMI, AD,PD , DECB,LOJ and LOI-MMI - Sum Insured will be on Policy Tenure basis.
- For VBD, EMI - Hospitalization and Group OPD- Sum insured will be on per policy year basis .

# HCA Shakti and BGR Plus – LT : Other Operating conditions



## Other operating conditions for Bharat Griha Raksha Plus - Long Term

- For property under course of construction content cover will be at the communication address till the time possession is given.
- As soon as occupancy certificate gets issued for under construction property risk of content will cease at communication address and will be provided to risk location address.
- For commercial property and land loan ,fire and content cover will be at the communication address.

## Other operating conditions for Home Credit Assure Shakti

- Floater/ Multi individual and Individual SI for Accidental Death (AD), Permanent Disablement (PD), Major Medical Illness (MMI), Loss of Job- Termination of Employment ,Loss of Income - Major Medical Illness and EMI Hospitalization - All these sections will be assigned to financier.
- Individual - 100% Sum insured will be payable
- Multi individual - 50% of Sum insured will be payable per individual
- Floater - On admissibility of claim for individual entire SI will be payable.

# Conditions

## **Accidental Death (AD) / Permanent Disablement (PD):**

- Compensation under Accidental Death / Permanent Disablement sections will first be paid to satisfy the outstanding loan amount and remaining will be paid to nominee / Insured Person.

## **Major Medical Illness**

- Claim under Major Medical Illness will first satisfy the outstanding loan amount and remaining will be paid to nominee or insured person.

## **Loss of Job- Termination of Employment**

- Claim under LOJ- Termination will first satisfy the outstanding loan amount and remaining will be paid to nominee or insured person.

## **Loss of Income - Major Medical Illness**

- Claim under LOI -Major Medical Illness will first satisfy the outstanding loan amount and remaining will be paid to nominee or insured person.

## **EMI Hospitalization**

- Claim under EMI Hospitalisation will first satisfy the outstanding loan amount and remaining will be paid to nominee or insured person.

# Waiting Periods

## **Major Medical Illness:**

- Initial waiting period of 90 days for all major Medical Illness except for angioplasty it will be 180 days.
- Survival period - 0 days
- 36 months waiting period shall apply for Preexisting Diseases Conditions.

## **Loss of Job - Major Medical Illness**

- Initial Waiting Period of 90 /180 days , 30 days of unemployment is required for claim trigger in this cover

## **Loss of Job - Termination of Employment**

- Initial Waiting period of 90 days , 30 days of unemployment is required for claim trigger in this cover.

## **EMI Hospitalization**

- Initial Waiting Period 30 Days, No waiting period applicable for Pre-Existing Disease and Specific Disease/Procedure

## **Vector Borne Disease Cover (Benefit)**

- Initial Waiting Period for first 30 Days

## **HDFC ERGO Group OPD Care (Add-on)**

- Initial Waiting Period for first 30 Days

## General Exclusions

- The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol
- War or any act of war, invasion, act of foreign enemy civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- Any insured person committing or attempting to commit a breach of law with criminal intent, or intentional self-injury or attempted suicide or suicide
- From engaging in or participation in or involvement including but not limited to naval, military or air force operation
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
- From participation in adventure sports

*For complete list and details please refer policy wordings*

# General Exclusions Applicable for Bharat Griha Raksha Plus - LT



- Deliberate, willful or intentional act or omission, or of anyone on insured behalf, or with insured connivance.
- War, civil war, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste
- Pollution or contamination, unless the pollution or contamination itself has resulted from an Insured Event, or an Insured Event itself results from pollution or contamination.
- Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
- Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
- Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
- Loss or damage to any Insured Property removed from Your premises to any other place.
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- Any reduction in market value of any Insured Property after its repair or reinstatement.
- Costs, fees or expenses for preparing any claim.
- Terrorism

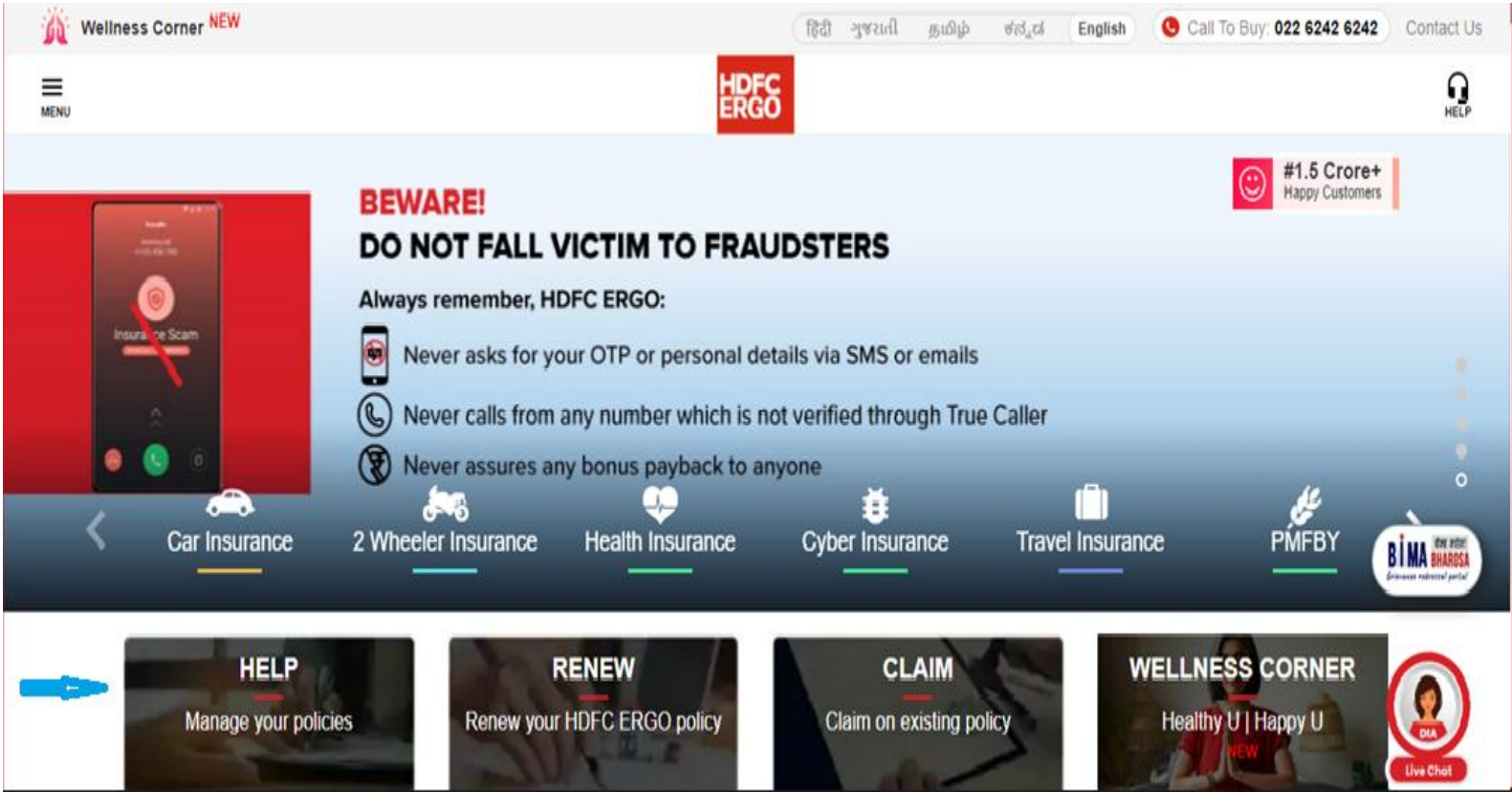
*For complete list and details please refer policy wordings.*

# Medical Questionnaire:

Medical History*	Insured members
<p>Are you suffering from OR are you diagnosed with OR do you have symptoms related to OR are you on regular Medication OR Have you undergone any of the below procedure OR Are you under regular follow up of Doctors for any of the below Ailments / complaints / symptoms / Diseases? Coronary Heart diseases, heart valve diseases, Congenital Heart diseases, Cancer, Tumour, Carcinoma in situ, Osteo-Arthritis, Joint replacement, Intervertebral disc disease, Kidney diseases, Dialysis, Liver Diseases, Hepatitis B, C, E, Cirrhosis, Gall stones, Pancreatitis, Congenital Diseases, Auto Immune diseases, Major Organ transplant, HIV &amp; AIDS, , Chronic Obstructive pulmonary diseases, Hypertension, Diabetes, Stroke, Paralysis and Mental or Nervous disorder (Brain, Spinal cord etc..)  </p>	<p>Yes / No</p>

# HDFC ERGO Group OPD Care (Add-on) - Claims process flow

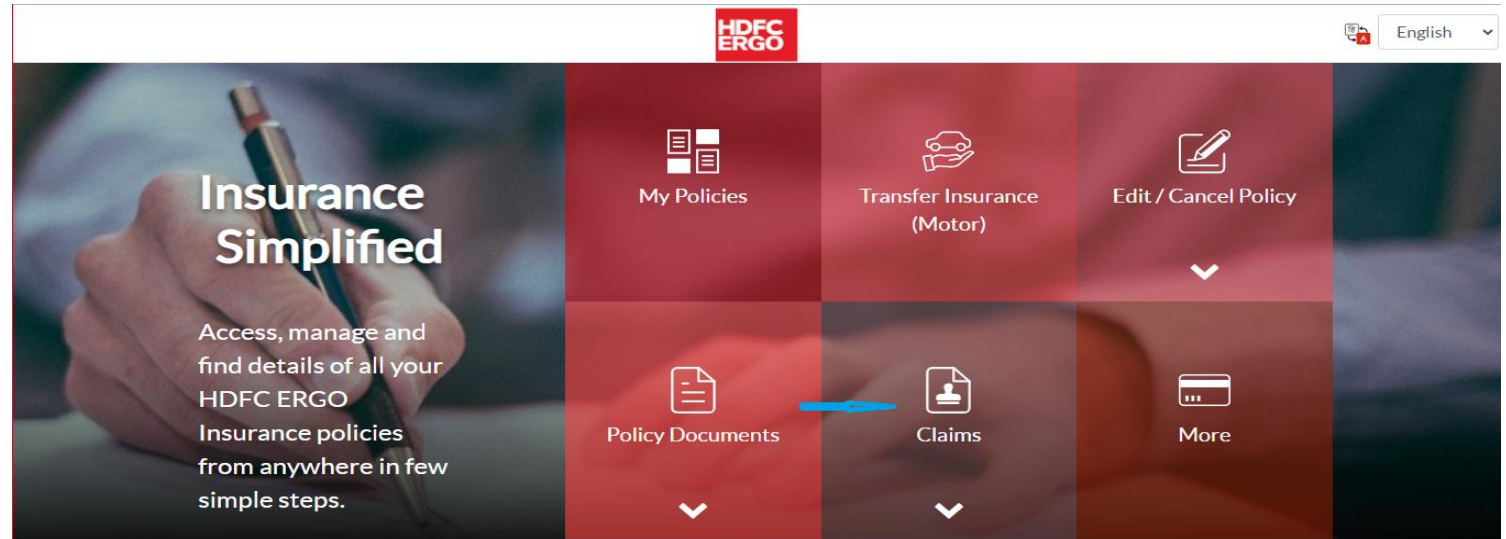
Pl. visit [www.hdfcergo.com](http://www.hdfcergo.com) (HDFC ERGO General Insurance company website)  
Click on “Help - Manage your policy”



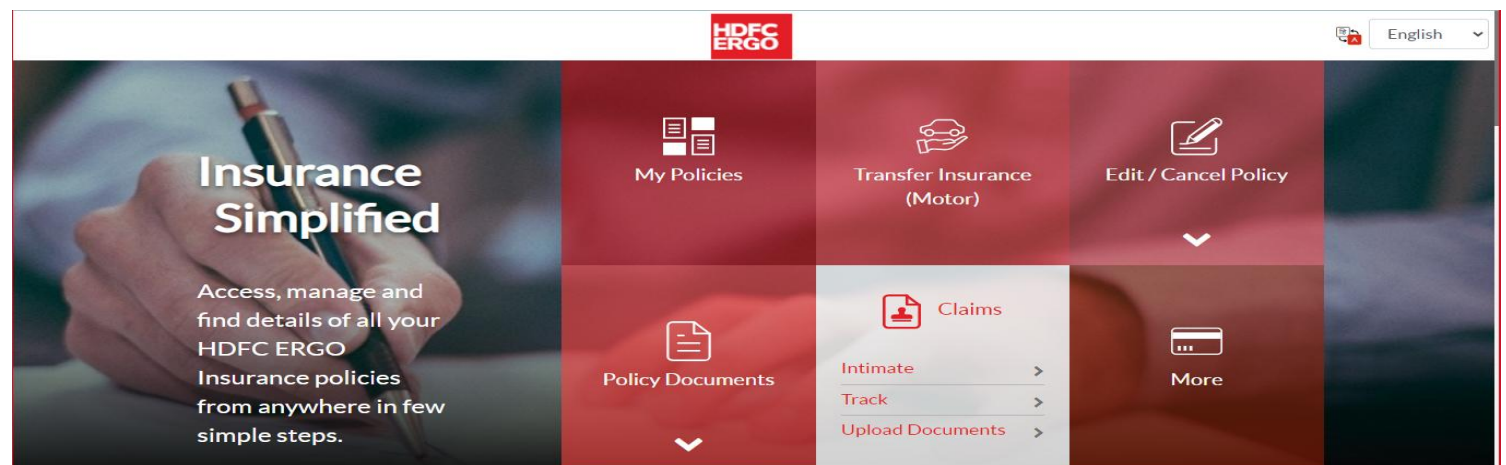
# HDFC ERGO Group OPD Care (Add-on) - Claims process flow



Pl. select claims on page below



Pl. click on intimate



# HDFC ERGO Group OPD Care (Add-on) - Claims process flow



Authenticate yourself

The screenshot shows the HDFC ERGO website header with the logo and a language dropdown set to 'English'. The main content area is a white box titled 'Authentication for Claim Registration' with the instruction 'Help us fetch your policy by sharing a few details.' Below this, there are three radio button options: 'Policy number', 'Mobile number' (which is selected), and 'Email address'. A text input field is positioned below the options. A red 'CONTINUE' button is located below the input field. At the bottom of the box, a note states: 'You will receive a One-Time Password (OTP) for verification on your registered mobile number /email ID.'

Once authentication is done, customer will see the policy number tab with product name, On clicking this tab customer will be able to fill necessary details to utilise the benefit.

# HDFC ERGO Group OPD Care (Add-on) - Journey

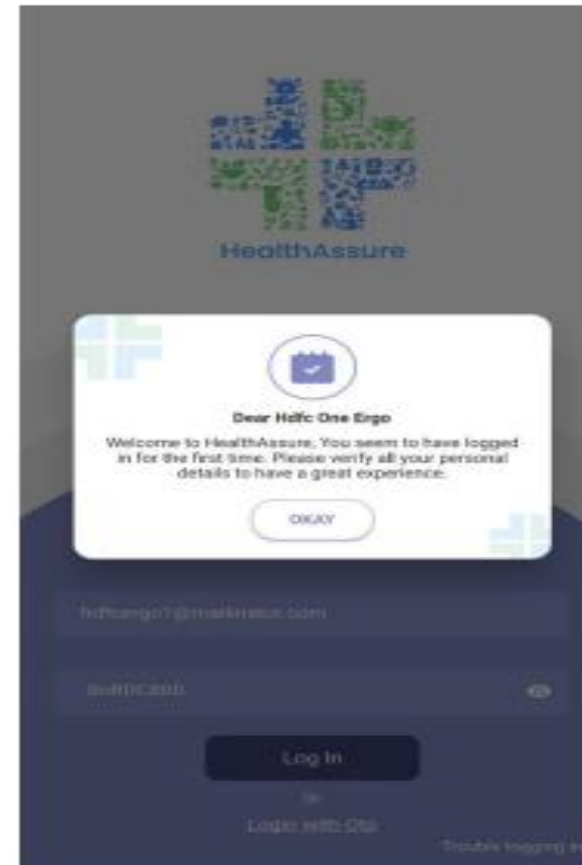


## Customer App Journey

### 1) Login Screen

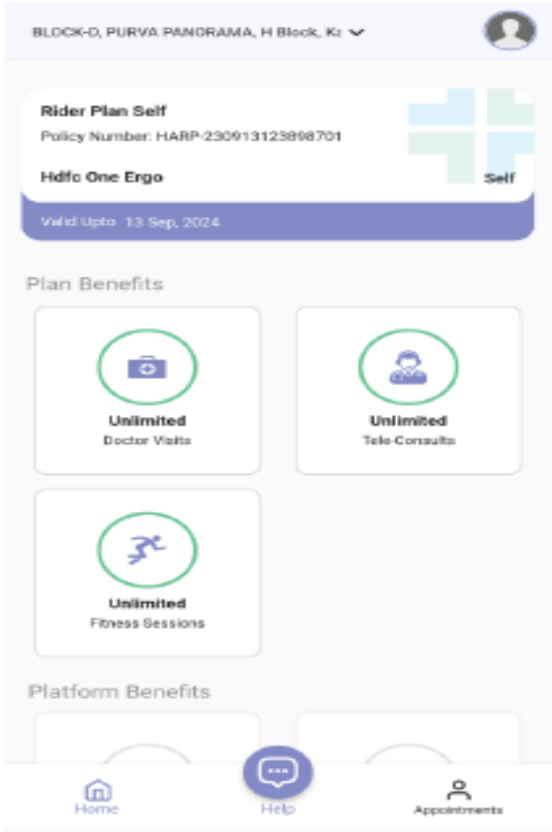


### 2) Logged in (via Login Credentials)

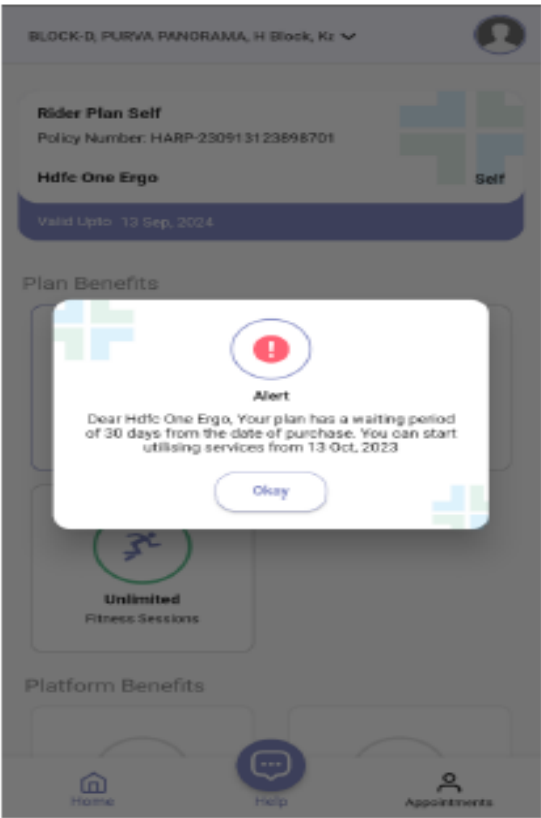


# HDFC ERGO Group OPD Care (Add-on) - Journey

### 3) Home Screen



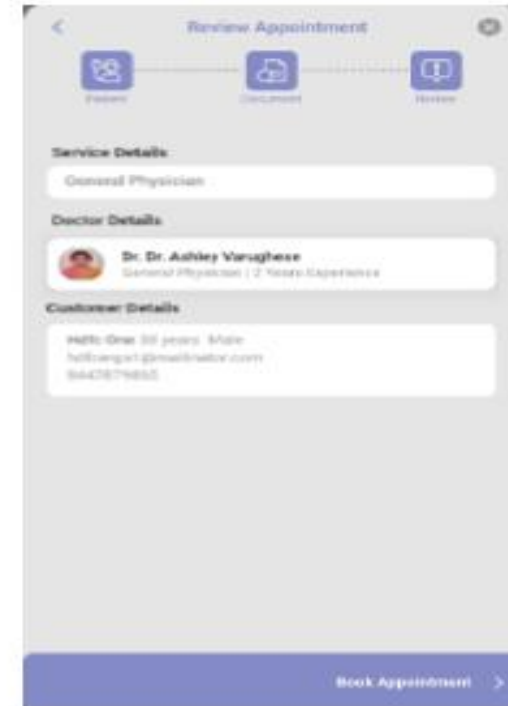
### 4) Waiting Period Pop-Up



# HDFC ERGO Group OPD Care (Add-on) - Journey



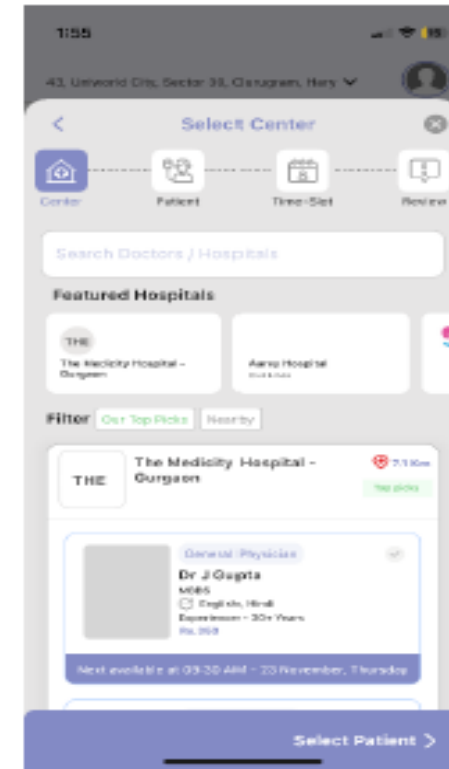
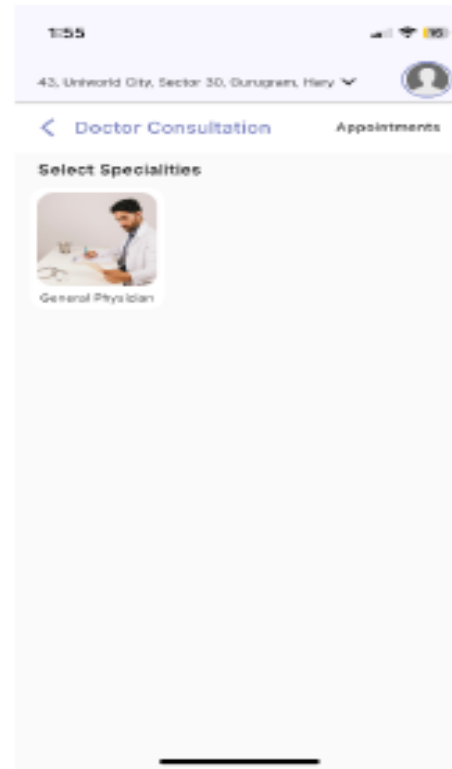
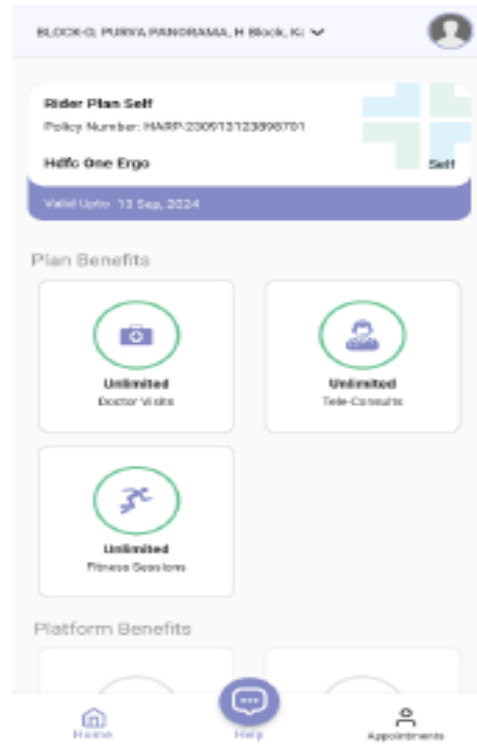
## Tele-Consult (GP, Specialties, Mental, Diet)



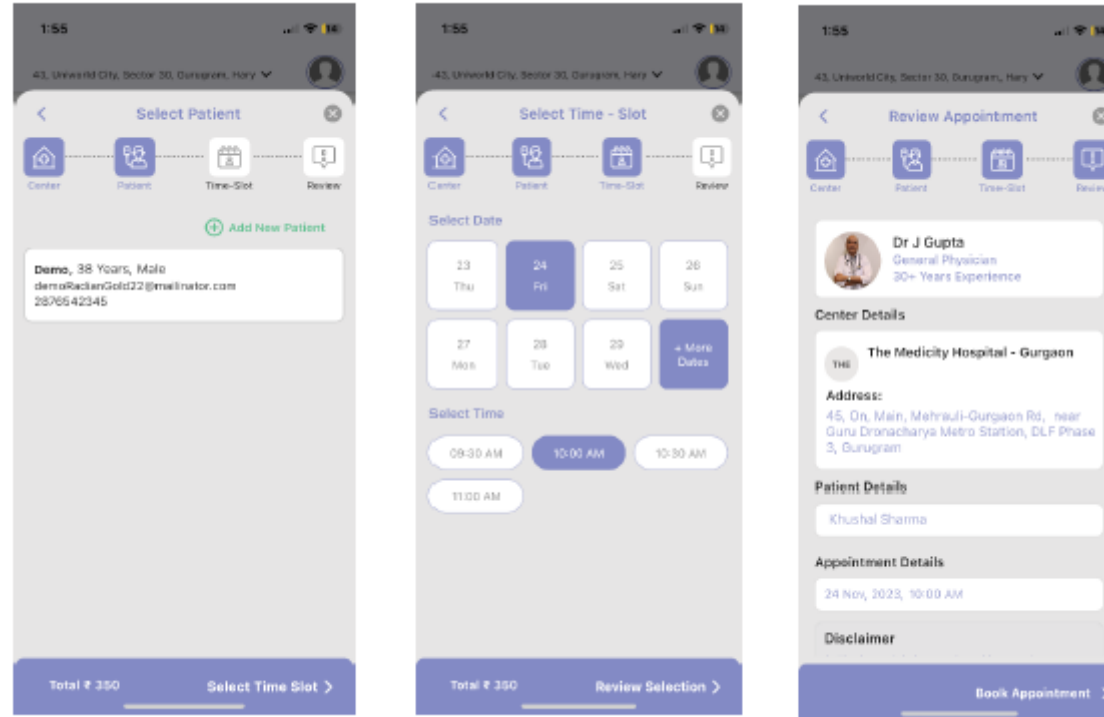
# HDFC ERGO Group OPD Care (Add-on) - Journey



## In Clinic – OPD Consults



# HDFC ERGO Group OPD Care (Add-on) - Journey



**Thank You**