

Policy Wording

ABCD Chronic Care

SECTION 1. PREFACE

A. Preamble

We will provide cover under this add-on only to the Insured Person(s) as specified in the Policy Schedule of Base Products against this add-on. This add-on is subject to Proposal form, declarations, medical reports, payment of premium and the terms and conditions of this add-on and Base Product to which this add-on is attached.

B. Operative Clause

1. **ABCD Chronic Care** is an Add-on which can only function along with a Base Policy (Base Policy OR Base Product shall mean an active HDFC ERGO Retail Health Insurance policy to which this add-on is attached)
2. This Add-on is not available as a separate or a standalone product
3. The Add-on shall be in-force only for such Insured Person(s) who have opted this Add-on and the same shall be specifically mentioned in the Base Product's Policy Schedule against this add-on.
4. All other general terms & conditions, exclusions, waiting periods clauses, eligibility rules, and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document or on the Policy Schedule of the Base Policy
5. Policy duration of this Add-on shall be same as that of the Base Product
6. Geographical coverage for this add-on shall emulate the Geographical coverage of the Base Policy.

SECTION 2. BENEFIT

A. Coverage under ABCD Chronic Care

1. This add-on shall indemnify only those Medical Expenses covered under the terms and conditions of the Base Policy arising out of any of the below mentioned conditions (which are declared by You and accepted by the Company) and its complications leading to a Hospitalization:
 - a. Asthma
 - b. Blood Pressure
 - c. Cholesterol
 - d. Diabetes
2. An initial waiting period of 30 days shall be applicable for any claim under this add-on. No other waiting period shall be applicable for the above-mentioned medical conditions. Waiting Periods for all other conditions other than the above shall apply as per the Base Policy.



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B. Specific Conditions Applicable to ABCD Chronic Care

- 1.** This Add-on once opted, cannot be removed in the policy lifetime. Hence, this Add-on shall automatically be renewed on renewal of the Base policy.
- 2.** There is no separate Sum Insured for this Add-on, thus claims payable under this Add-on shall reduce the Sum Insured of the Base Policy.
- 3.** Where Sum Insured of Base Policy is on Individual OR Multi-Individual basis then coverage under this add-on for eligible Insured Person shall also be on Individual OR Multi-Individual basis respectively.
- 4.** Where Sum Insured of base policy is on Family Floater basis then coverage under this add-on for eligible Insured Person shall be on Family Floater basis.
- 5.** In case of increase in Base sum insured of Base policy/product, initial waiting period of 30 days shall apply afresh with respect to the increased portion of base sum insured.