

B Critical Illness

- Any illness or disease discovered or diagnosed within the first 90 days from the date of commencement of the policy
- Treatment relating to birth defects
- Any congenital illnesses
- Any Pre-Existing Illness/Disease and any Insured Event arising on account of or in connection with any Pre-Existing Illness/Disease
- Pregnancy and Childbirth-related diseases
- AIDS and any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex syndrome (ARCS) and all diseases caused by and/or related to HIV

C Personal Accident

- Any person learning to operate any aircraft, or performing duties as a member of the crew on any aircraft, or Scheduled Airlines or is engaging in aviation or ballooning, or whilst the Insured is mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airline anywhere in the world
- Any Defence personnel
- Payment of compensation in respect of death, injury or disablement of Insured (a) from engaging in or participation in adventure sports including but not limited to winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, ski diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters, participation in any professional sports, any bodily contact sports or any other hazardous or potentially dangerous sport for which the Insured is untrained, unless specifically covered under the policy (b) directly or indirectly caused by venereal disease or insanity
- Suicide or Intentional Injury leading to Death or Permanent Total Disability
- If the Insured is under influence of any Intoxicating drugs or alcohol before the incident

D Loss of job

- Temporary suspension or retrenchment from employment of the Insured being attributed to any dishonesty or fraud or poor performance on the part of the Insured
- Any voluntary unemployment or voluntary retirement
- Unemployment at the time of inception of the Policy Period or arising within the first 90 days of inception of the Policy Period
- Self-employed personnel

E Fire and Burglary Insurance

- Wear and tear, deterioration
- Loss or damage due to faulty workmanship, defective design or material, atmospheric or climatic conditions, intentional acts or gross negligence
- Loss or damage to cash and money in any form, drawings, plans, manuscripts, items of historic or artistic or antique value, perishables, consumables, contact lenses, dentures Consequential or indirect loss or damage and contractual liability
- Loss or damage to contents located inside the insured home while the insured home remains unoccupied for 30 or more consecutive days
- Any damages occurring to insured premises located less than 500 feet before sea level/ocean

FREE LOOK

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

CLAIMS PROCESS

In case of an event giving rise to a claim, the Insured should immediately intimate the Company on our Toll-Free Helpline 1800-2-700-700 (Accessible from India only) or 022-6638 48 00.

All conversations may be recorded by the Company and shall form a part of the record and be considered by the Company in evaluating a claim made under the Policy.

On receipt of the full and final documents by the Company and subsequent completion of final survey, the claims would be processed by the Company.

HDFC ERGO General Insurance Company Limited

(Formerly HDFC General Insurance Limited from Sept, 14, 2016 and L&T General Insurance Company Limited upto Sept, 13, 2016).

Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address : D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Fax: 91-22-6638 3699

 Toll-free: 1800 2700 700 (Accessible from India only)

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ASSURE

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HDFC ERGO – REDEFINING GENERAL INSURANCE

At HDFC ERGO, we aim at setting benchmarks in our path of innovating products and delivering customer service. As part of our vision, it is our endeavour to be the most admired company by being responsive to your needs and putting you back on your path of progress when life surprises you with an unfortunate event.

HOME CREDIT ASSURE – SHELTERING YOUR OWNERSHIP

A home is your most valued possession. For most people, owning a home is like a dream come true. Today, with various financing options available, making this dream a reality is much easier.

On this joyous occasion, secure your dream house and make it a reality forever. HDFC ERGO's Home Credit Assure - a quadruple benefit plan protects you and your home against major incidences.

This comprehensive plan offers the following benefits:

- Package policy
- Hassle-free claims process
- Tax benefit under section 80D (on critical illness cover only)
- Residential property insurance is up to 5 years

KEY FEATURES

There are several reasons why you may not be in a position to continue paying your monthly housing loan EMI. Home Credit Assure protects your home in the event of such unfortunate or unforeseen event.

Home Credit Assure mitigates against any financial loss arising out of:



Critical Illness

Sum insured paid on first Diagnosis of any of the 9 Critical Illnesses

Personal Accident

- Accidental Death
- Permanent Total Disability
- Dependent Child Education Benefit

Loss of Job

- Termination from Employment

Fire & Burglary Insurance

- Fire and Allied Perils: Property and Contents
- Burglary and Theft: Contents

KEY BENEFITS

1. Critical Illness

Entire sum insured payable on the first diagnosis of any of the below mentioned 9 critical illness and procedures:

- a. Cancer
- b. Kidney Failure Requiring Regular Dialysis
- c. Multiple Sclerosis
- d. Major Organ Transplant
- e. Heart Valve Replacement
- f. Coronary Artery Bypass Graph
- g. Stroke
- h. Paralysis
- i. Myocardial Infarction – Heart Attack

The sum insured can be upto a maximum of Loan Value Only.

2. Personal Accident

Pays upto the entire sum insured, if bodily injury results in death or permanent disability due to an accident.

- a. **Accidental Death:** Death of the insured person on account of an accident
- b. **Permanent Total Disability (PTD):** Pays upto the entire sum insured, if bodily injury results in permanent disability due to an accident, occurring within twelve (12) months of the Date of Loss
- c. **Dependent Child Education Benefit:** Pays upto the below mentioned sum insured towards dependent children's education in the event of death of the insured due to an accident resulting in death within twelve (12) months of the Date of Loss. The cover is over and above the sum insured covered under death section and supports the child's education upto 24 months

| Loan Amount (Rs) | | Benefit Amount (Max limits) |
|------------------|------------|-----------------------------------------------------|
| From | To | |
| 1 | 500,000 | NIL |
| 500,001 | 1,000,000 | One child : Rs 25,000 Two children : Rs 50,000 |
| 1,000,001 | 2,000,000 | One child : Rs 50,000 Two children : Rs 100,000 |
| 2,000,001 | 3,000,000 | One child : Rs 100,000 Two children : Rs 200,000 |
| 3,000,001 | 4,000,000 | One child : Rs 150,000 Two children : Rs 300,000 |
| 4,000,001 | 5,000,000 | One child : Rs 200,000 Two children : Rs 400,000 |
| 5,000,001 | 40,000,000 | One child : Rs 250,000 Two children : Rs 500,000 |

3. Loss of Job

Upto 3 EMIs payable in the event of termination from employment of the Insured by the employer on account of:

- a. Employer's rules / regulations or executed / implemented by the employer in compliance of any laws for the time being in force
- b. Directives by any Public Authority

4.1. Fire Insurance

Pays upto the sum insured in the event of loss or damage to the structure of the house due to:

- a. Fire and Allied Perils — covers accidental physical loss and/or damage caused to building and contents due to any of the named perils like lightning, explosion, riot, strike, malicious damage, storm, cyclone, typhoon, flood, etc.
- b. Earthquake and Terrorism

4.2. Burglary, Housebreaking and Theft

Pays upto the maximum sum insured in the event of a loss or damage to the contents insured.

- a. Maximum sum insured is 25% of the policy sum insured
- b. Maximum sum insured for jewellery kept in safe is 20% of the burglary section sum insured
- c. The claim payable is on 40% first-loss basis

LIST AND DESCRIPTION OF CRITICAL ILLNESS

A. Cancer of specified severity:

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as pre-malignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- Any skin cancer other than invasive malignant melanoma
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- Chronic lymphocytic leukaemia less than RAI stage 3
- Microcarcinoma of the bladder
- All tumours in the presence of HIV infection

B. Kidney Failure Requiring Regular Dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis must be confirmed by a specialist Medical Practitioner.

C. Multiple Sclerosis with persistent symptoms:

- i. The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:
 - Investigation including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple Sclerosis;
 - There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of atleast 6 months; and
 - Well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with atleast two clinically documented episodes atleast 1 month apart.
- ii. Other causes of neurological damage such as SLE and HIV are excluded

D. Major Organ/Bone Marrow Transplant:

The actual undergoing of transplant of:

- One of the following human organs: heart, lung, liver, pancreas, kidney, that resulted from irreversible end stage failure of the relevant organ or;
- Human bone marrow using haematopoietic stem cells. The undergoing of a transplant must be confirmed by a specialist Medical Practitioner

The following are excluded:

- Other Stem cell transplants
- Where only islets of langerhans are transplanted.

E. Open Heart Replacement or Repair of Heart Valves:

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty are excluded.

F. Open Chest CABG:

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by coronary angiography and the realisation of the surgery has to be confirmed by a specialist Medical Practitioner.

The following are excluded:

- Angioplasty and/or any other intra-arterial procedures
- Any key-hole or laser surgery

G. Stroke resulting in Permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intra-cranial vessel,

haemorrhage and embolisation from an extracranial source. The Diagnosis has to be confirmed by a specialist Medical and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded

- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Vascular diseases affecting only the eye or optic nerve or vestibular functions

H. Permanent Paralysis of Limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist Medical Practitioner must be of the opinion that paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

I. First Heart Attack -of Specified Severity:

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The Diagnosis for this will be evidenced by all of the following criteria:

- A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- new characteristic electrocardiogram changes
- elevation of infarction specific enzymes, Troponins or other biochemical markers

The following are excluded:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with only elevation of Troponin I or T
- Other acute Coronary Syndromes
- Any type of angina pectoris

ELIGIBILITY CRITERIA

To be eligible to be covered under the Policy or get any benefits under the Policy, the Insured should have attained the age of at least 20 years and shall not have completed the age of 55 years on the date of commencement or renewal of the Policy Period as applicable to such Insured.

COVERAGE LIMITS

- The single Policy Period is from 1 year upto a maximum policy period of five years only, thereafter which can be renewed by mutual consent
- The cover under this Policy, for the specific Insured, shall terminate in the event of a claim under any one Section of the Policy in respect of that insured becoming admissible and accepted by the Company and only upon full sum insured being payable to the Insured except under loss of job benefit
- In case of a claim under the burglary section, indemnity will be provided basis the market value of the item lost. The Company's liability is restricted to the extent of 40% of the limit of indemnity caused by actual or attempted Burglary and/or Theft, provided that such Contents are insured against Fire and Allied Perils of the Policy.
- Dependent Child Education Benefit is payable from ₹25,000 per child upto maximum of ₹5,00,000 for two children, depending on the policy sum insured (cover on accidental death only) upto 24 months, on reimbursement basis, i.e., on production of original tuition fee receipt from the accredited institution. Maximum two children may be covered

EXCLUSIONS

There are several risks which are either uninsurable or are specifically excluded from the scope of cover. The following is an illustrative but non-exhaustive list of some of the types of risks and items which will not be covered:

A General Exclusions

- War and nuclear risks
- Chemical or biological terrorism
- The Policy does not cover any other contingencies or benefits except as stated in the Policy schedule (For an elaborate list of policy exclusions, kindly refer policy wordings)