

Hospicare product RC 51 will no longer be available w.e.f on 22nd Apr 00:00 hrs. Subscribers who have recharged before 22nd Apr will be eligible for insurance benefits applicable on the pack till the validity of the pack, i.e., 28 days from the date of recharge.

TERMS AND CONDITIONS GOVERNING THE OFFER OF Vi - HOSPICARE PACKS

A. INTRODUCTION

THIS DOCUMENT IS AN ELECTRONIC RECORD IN TERMS OF THE INFORMATION TECHNOLOGY ACT, 2000 AND RULES THERE UNDER AS APPLICABLE. THIS ELECTRONIC RECORD IS GENERATED BY A COMPUTER SYSTEM AND DOES NOT REQUIRE ANY PHYSICAL OR DIGITAL SIGNATURES.

VODAFONE IDEA LIMITED (VIL) IS FACILITATING THE OFFER TO ITS' ELIGIBLE SUBSCRIBERS WHEREIN THE PRE-PAID SUBSCRIBERS OF VODAFONE IDEA MOBILE SERVICES SUBSCRIBING TO A SPECIFIED MONTHLY STV WILL BE PROVIDED TELCO AND INSURANCE BENEFITS MENTIONED BELOW SUBJECT TO ADHERENCE TO THE TERMS AND CONDITIONS SPECIFIED HEREINAFTER.

THE INSURANCE BENEFIT OF VI HOSPICARE – HOSPITAL CASH BENEFIT INSURANCE IS PROVIDED BY ADITYA BIRLA HEALTH INSURANCE LIMITED (HEREINAFTER REFERRED TO AS "ABHI" / "INSURER") FOR THE ELIGIBLE PREPAID SUBSCRIBERS OF VODAFONE IDEA LIMITED (HEREINAFTER REFERRED TO AS "VIL" / "VODAFONE IDEA") WHO HAVE SUBSCRIBED TO SPECIFIC MONTHLY STV RECHARGE VOUCHER.

VODAFONE IDEA IS NOT ACTING AS AN AGENT, CORPORATE AGENT, OR INTERMEDIARY OF ABHI AND IS NOT DISTRIBUTING, MARKETING, SOLICITING, PROCURING OR RESELLING INSURANCE DIRECTLY OR INDIRECTLY IN ANY MANNER WHATSOEVER. VODAFONE IDEA IS MERELY FACILITATING THE OFFER FOR ITS SUBSCRIBERS WHO SHALL OPT FOR IT AS PER THE TERMS AND CONDITIONS OF THIS OFFER. THE CLAIMS IF ANY THAT MAY ARISE UNDER THIS OFFER, SHALL BE AS PER THE INSURANCE POLICY AND CERTIFICATE OF INSURANCE (COI) ISSUED BY ABHI.

THE FOLLOWING TERMS & CONDITIONS SHALL BE APPLICABLE TO ELIGIBLE SUBSCRIBERS OF VIL DURING THE OFFER PERIOD AS MENTIONED HEREIN.

PLEASE READ THE FOLLOWING TERMS AND CONDITIONS CAREFULLY BEFORE PARTICIPATING IN THE OFFER. BY AVAILING THE OFFER, YOU AGREE TO BE LEGALLY BOUND BY THESE TERMS AND CONDITIONS (“TERMS AND CONDITIONS”). IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, PLEASE DO NOT AVAIL THE OFFER.

For the purposes of these Terms and Conditions, wherever the context so requires “You” or “Your” shall mean any natural person who being an Eligible Subscriber has participated in the Offer.

B. DEFINITIONS

a. “Eligible Subscriber” shall mean a prepaid subscriber of VIL who is required to subscribe STV monthly.

b. “STV” shall mean special pre-paid VIL mobile telecommunications tariff voucher specified by VIL as stated in Annexure – I or as specified from time to time, at its sole discretion and to be subscribed by Eligible Subscriber.

C. OFFER DETAILS.

Special Tariff Voucher for Rs 51 enables:

500 SMS + Rs.1000 per day Hospital Cash Benefit; validity 28 days

The Eligible Subscriber is provided by ABHI, Hospital Cash Benefit insurance cover of Rs.1000 per day for 30 days per year and upto 10 days per event with 30 days initial waiting period and 1 day of deductible for a period of 1 year if continuously recharged with the STV.

For detailed terms and conditions regarding the Insurance Offer, please refer to the section on Aditya Birla Health Insurance Section below.

D. OFFER PERIOD

This is a limited period offer Valid for One year.

VIL and ABHI reserves the right to extend or shorten the Offer Period, as it deems fit.

E. OFFER AREA

The Offer is valid across all VIL circles.

F. OTHER CONDITIONS

(i) For availing the Offer of ABHI, You hereby authorize and give Your consent to VIL to share your name and mobile number (MSISDN) with ABHI.

(ii) For availing the Offer of ABHI, You hereby confirm that You satisfy the eligibility conditions stipulated by ABHI namely

Age between 18-55

Sound mental health

No hazardous job

(iii) VIL will not be responsible or liable for with regard to any information (including personal information) that You share directly with ABHI.

(iv) VIL has no responsibility and liability with regard to the privacy, safety and security of any information (including personal information) that You may have to share independently with ABHI for availing hospital cash benefit insurance.

(v) VIL shall not be responsible for any liability, insurance claim, service-related issues related to hospital cash benefit availed under Offer. All issues or disputes pertaining to insurance claims will be directly settled between You and ABHI. You shall directly raise such complaints with ABHI through their email [care.healthinsurance@adityabirlacapital.com] or [1800 270 7000]. It is clarified that VIL will not have any responsibility and shall not entertain any query or request or complaint of the subscribers pertaining to insurance claims.

(vi) You shall be able to avail the Offer only till the time 'You' continue to be VIL prepaid subscriber subscribing to the specified STV and recharging it every month on or before the expiry of the validity period. The insurance cover shall be co-terminus with the validity of each recharge period.

(vii) You acknowledge and agree that any claim pertaining to the insurance shall lie with Insurer/ABHI and VIL shall have no liability towards Insurance and / or its' claim including but not limited to its approval or rejection or any dispute or difference arising therefrom. You categorically absolve VIL of any liability towards the same and agree to indemnify and hold VIL and its directors, officers, employees, agents and consultants against any damage, claim, cost, loss, compensation, action, liability, legal proceedings (including reasonable Attorney fees), orders, directions etc. (collectively, 'Claims') suffered or incurred by VIL with respect to the Offer.

(viii) You understand, acknowledge and agree that insurance policy/certificate of insurance is a contract between You and the Insurer and You shall be bound by the

terms and conditions of the insurance policy/certificate of insurance issued by the Insurer. You further acknowledge and agree that VIL does not have any control in respect of the terms and conditions specified by Insurer in respect of the Offer and insurance cover. VIL shall not be responsible for any non-performance or breach of any contract entered between You and the Insurer and shall not and is not required to mediate or resolve any dispute or disagreement between You and the Insurer. You acknowledge and agree that VIL is a mere facilitator in this Offer and it does not hold any right, title or interest, nor has any obligations or liabilities in respect of the insurance issued to You by the Insurer.

(ix) You will not be eligible to subscribe to a new policy if you have crossed 55 years of age

(x) If You are a Subscriber of two (2) or more VIL pre-paid connections under the same name, Your maximum Insurance eligibility will be only once

(xi) Inaccurate information shared by way of CAF, any other documentation, claim form as against the information gathered during the investigation or processing of claims shall lead to repudiation of Insurance claim(s).

(xii) You may approach any nearby ABHI branch or as per the modes described in COI for policy servicing requests like change in address, contact details & nominee and for submitting the cancelation requests

G. MODIFICATION

a. VIL reserve the right, at their sole discretion, to modify these Terms & Conditions or any part thereof at any time during the relevant Offer Period and without prior notice to You, if so required in view of business exigencies and/or guidelines issued / amended by TRAI, Department of Telecom (DOT) and/or statutory changes and the said modifications shall be binding on the You.

b. The modified terms will be posted on [..]. You are therefore advised to check this Website regularly for any update(s) or amendment(s) made to these Terms and Conditions and in the event the modified or amended Terms and Conditions are not acceptable to You, You should discontinue participating in the Offer/s. Your continued participation in the Offer will constitute Your acceptance of the latest revised Terms and Conditions related to such Offer.

H. WITHDRAWAL

a. VIL and ABHI reserves the right to cancel, discontinue, suspend or prematurely withdraw the Offer at any time during its validity period as may be required in view of business exigencies and/or changes by TRAI, Department of Telecom (DOT), any applicable regulator and/or statutory changes without any notice to You and the same shall be binding on You.

I. DISCLAIMERS

a. You agree that the Offer is being made purely on a “best endeavour” basis and subject to acceptance of these Terms and Conditions and terms and conditions available on the certificate of insurance provided by ABHI. Your participation in the Offer is voluntary and You expressly agree to avail the Offer at your sole risk. VIL shall not be responsible for any loss, injury or any other liability to You arising due to participation in the Offer.

b. VIL makes no representation or warranty of any kind whatsoever, whether express or implied, including, but not limited to, meeting of Your requirements or aspirations, timeliness, security of the Offer/insurance cover and/or any delay or failure to avail the Offer including due to technical or network problems. To the extent you choose to avail the Offer, you do so at your own initiative and You shall remain responsible for compliance with the Terms and Conditions herein, any applicable laws, including but not limited to applicable local laws. You agree not to hold VIL, its officers, directors, employees, affiliates, and agents or representatives liable for any direct, indirect, incidental, special, punitive or consequential damages, including loss of profits, incurred by You or any third party, in connection with the Offer.

c. VIL and ABHI reserves the right to change, suspend, remove, or disable access to the Offer at any time without notice. In no event will VIL be liable for the removal of or disabling of access to the Offer. VIL may also impose limits on the use of or access to the Offer, in any case and without notice or liability. Under the Offer, VIL’s responsibility shall only be limited in providing telecom service on VIL’s network for Eligible Subscribers availing such Offer.

d. Any claims, issues, damages or losses with regards to the quality or functionality of the insurance cover will be the sole liability of ABHI. VIL will not have any responsibility related to the same and will not entertain any query or complaint of the participants.

e. You shall indemnify and keep indemnified VIL, its officers, directors, employees, customers, affiliates and agents or representatives harmless from and against any and all actual claims, suits, proceedings, action, liabilities, expenses, costs (including attorney’s fees and court costs), losses or damages of whatsoever nature, which VIL may incur, pay or become responsible arising out of or in connection with the Your breach of these Terms and Conditions. VIL shall have the right to defend themselves, pursuant to this clause, at the cost of the Eligible Subscriber in breach.

J. GENERAL

- a. This Offer cannot be used in conjunction with any other alternative offer or promotion of a similar nature.
- b. There is no entry fee or cost attached for participating in the Offer.
- c. The Offer is subject to force majeure circumstances i.e. Act of God or any circumstance beyond the reasonable control of VIL.
- d. The Eligible Subscriber shall also be bound by the terms and conditions of the Customer Application Form as amended from time to time.
- e. The Offer is subject to guidelines/directions issued by Telecom Regulatory Authority of India (TRAI), Department of Telecommunications (DOT) or any other statutory authority from time to time.
- f. The Terms and Conditions stated herein shall not override the terms and conditions of the Subscriber Enrolment Form/Customer Application Form.
- g. Failure by VIL to enforce any of the Terms and Conditions in any instance shall not be deemed to be a waiver of those Terms and Conditions and shall not give rise to any claim by any person.
- h. You may contact the customer care of ABHI regarding any queries, complaints, disputes pertaining to the insurance cover.
- i. You hereby authorize VIL to collect your personal information including name, address and mobile number etc. and share with its partners so as to enable You to avail the Offer or the benefits as the case may be. Your personal information will be stored and processed in accordance with Vodafone Privacy Policy which is available at <https://www.vodafoneidea.com/privacy>
- j. You agree that VIL has no responsibility and liability with regard to the privacy, safety and security of any information (including personal information) that You may have to share independently with third parties.
- k. By participating in the Offer, You confirm to abide by all intellectual and industrial property rights, including copyrights or trademarks belonging to VIL and to any third party content licensor to VIL that is made available through the Offers.
- l. By availing this Offer, You confirm and waive the applicability of rules and regulations of the National Do Not Call registry and You agree to receive promotional messages and alerts under the current Offer and upcoming offers from VIL, as it may in its sole and absolute discretion decide.
- m. These Terms and Conditions are governed in accordance with the laws of India. In the event of any disputes or any matter arising here from will be referred to a sole arbitrator to be appointed by VIL, whose decision shall be final and binding on the parties. The place of Arbitration shall be Mumbai.

ADITYA BIRLA HEALTH INSURANCE terms & conditions

Hospital Cash Benefit Insurance (“Hospicare”) is offered by Aditya Birla Health Insurance Co. Limited (“Insurer” / “ABHIC”) and covers benefit of Rs.1000 per day Hospital Cash Benefit for 30 days per year and upto 10 days per event with 30 days initial waiting period and 1 day of deductible for a period of 1 year if continuously recharged.

(A) Hospicare is available to Indian citizens who are prepaid subscribers of Vodafone Idea Limited (“VIL”) and have done specified VIL Recharge monthly (STV).

(B) For availing Hospicare, customer confirms to Insurer as under

a. I am between 18–55 years of age

b. I hereby declare that I am in sound health, and I do not have any defect, deformity or disability. I further declare I am/was not suffering/hospitalized for any Critical Illnesses (including but not limited to Cancer, major organ diseases/transplant, stroke/paralysis, nervous disorders, HIV)

c. I declare that I am not engaged in any occupation with exposure to hazardous materials, firemen & law enforcement jobs, high risk work (e.g. mines) or those involving use of harness, highly accident-prone sports or performing arts or any other similar hazards.

(C) By purchasing STV,

a) ABHIC reserves the right to repudiate/restrict the claim if Policy terms and condition are not met.

b) Claims shall be settled only after obtaining the all required claim documents raised by insurer

(D) Customer shall receive the policy certificate / certificate of insurance (COI) directly on his/her mobile no. registered with VIL on which the VIL recharge/STV has been done .

(E) Policy will be issued in the name of the individual as registered with VIL. The insurance benefit shall not be applicable for connections in the name of non-individual entities

(F) Sum Insured per SIM would be restricted to INR 30,000 (Indian Rupees Thirty thousand only).

(G) In case the customer is holding multiple SIM cards and insurance is activated on all such cards, maximum Sum Insured payable at the time of claim for the year will not exceed INR 30,000/- (Indian Rupees Thirty thousand only) in any case

(H) The certificate of insurance (COI) is a contract between ABHIC and the customer. The customer should reach out to ABHIC for any issues and claims. Vodafone Idea Limited (VIL) has no liability towards insurance cover and / or claims relating thereto including but not limited to its approval or rejection or any dispute or difference arising therefrom.

(I) Claim Intimation from the Customer/Nominee must reach within thirty (30) days from the date of hospitalisation of the customer.

(J)Customer can refer detailed policy wordings on ABHIC's website. In case of successful claim, the payout would be made to the Customer / Nominee / Legal heir whichever is applicable.

(K)Claims

A. Claims Submission – Digital Reimbursement Process

1. Fill claim form in digital format on <https://www.adityabirlacapital.com/healthinsurance/buy-insurance-online/#!/vil-login>
2. Share scanned copy of discharge card
3. Share hospital bill aswell in case of ICU hospitalisation payout
4. Share Bank details/cancelled cheque
5. Customer to verify the details via OTP before submission
6. Submit the form electronically and ABHI registers the claim using our Claim API
7. Customer will be sent an electronic copy of the claim raised on his registered email ID for ready reference

B. Claims Submission – Offline Reimbursement Process

The following documents as per the benefit being sought must be provided to Us within 30 days of the occurrence of the event giving rise to a claim under the Policy or date of discharge from the Hospital.

1. Duly filled claim form
2. Photo ID, KYC Document and Age proof
3. Photocopy of discharge card / day care summary / transfer summary
4. Photocopy of the final bill
5. Bank Details with Cancelled cheque

Note related to claim process –

1. ABHIC can request for further documentation / clarification, if required
2. Insurer checks the required documents submitted by the Customer/ nominee/legal heir as per the check list of insurance company and proceeds for claims settlement.
3. Claim Amount is settled in favour of customer/nominee/legal heir whichever is applicable. The Claim amount is transferred via fund transfer/NEFT to the bank account.
4. Claims arising out of incorrect data regardless of intentional or unintentional errors committed by the customers will not be payable by the Insurer. Moreover, the Insurer will have the right to investigate claims and also check for accuracy of the information provided at the time of claims. The rights available to the Insurer under this clause will be subject to regulations/ guidelines issued by IRDAI from time to time.

5. Inaccurate information detected in the claim form against the information as gathered during the investigation in relation to a customer will lead to repudiation of claims.

6. As per the IRDAI (Protection of Policyholders' Interests) Regulations, claims are to be paid or be rejected or repudiated giving all the relevant reasons within 30 days from the date of receipt of all relevant papers and clarifications. In the event the claim requires further investigation in the opinion of the Insurer, the same shall be initiated at the earliest and the investigation shall be completed expeditiously, in any case not later than 90 days from the receipt of claim intimation and the claim shall be settled within 30 days thereafter. In the event the above mentioned TAT is crossed, due to delay on the part of the Insurer, interest on the claim amount which is 2% above the bank rate from the date of receipt of the last necessary document.

7. An interest of 2% above the bank rate shall be calculated from the date of receipt of the last necessary document excluding Early Claims which will require investigation. For Early cases requiring investigation, the overall TAT 90 days or lower as per regulation shall be applicable as on date. Three years from policy issuance or reinstatement whichever is later shall be the determining factor for deciding the case, whether it is either Early or Non Early.

8. For the list of Permanent exclusions and other details, please click [here](#)

(L) I agree that all the declarations provided above will be valid for all the future Insurance policies of ABHIC issued against the specified VIL recharge with insurance benefit for a period of 12 months from the date of acceptance of these T&C's.

(M) For any further queries relating to Hospicare benefit insurance, the customer should reach out to ABHIC Insurance Co. Ltd. on their toll-free number, official email ID or offices as mentioned in the policy document or certificate of insurance.

(N) For any issues relating to telecom services, customer should reach out to customer care number of VIL.