

TERMS AND CONDITIONS

HOW DOES IT WORK?

Play Cover offers health service benefits, to provide you with health-related assistance offerings along with protection benefits from Care Health Insurance.

The plan starts from the commencement date (i.e. the date of play) and is limited to the duration of the play session booked by the individual customer, as specified in your certificate schedule.

You are covered for specified risks during the period, subject to the terms, conditions, and exclusions mentioned in this document.

SERVICE BENEFITS BY VISIT HEALTH (Applicable upto 3 days - including the date of play)

WHAT IS COVERED?

1. Consultation with Sports Orthopedic or Physician

- One specialist consultation - Ortho/Sports Physio Consult allowed during the period.
 - Specialist teleconsultation must be requested through the Visit Application via the “Consult Doctor / Specialist” flow.
 - Specialist tele-consults are available 24x7 subject to empanelled specialist availability and scheduling.
 - Consultations can be scheduled for immediate or future timeslots; confirmations and cancellations are handled through the Visit app.
 - Post-consultation, an E-prescription may be issued at the specialist’s discretion.
 - Simultaneous consultations with the same doctor or specialty for the same complaint are not allowed.
 - Coverage is limited to allopathic treatments only unless otherwise stated for specific programs.
- Specialist substitution: if the requested specialist is unavailable, Visit may allocate an alternative specialist of equivalent credentials; users will be notified.

2. Discounted Pharmacy & Diagnostics:

- Discounts available varies by Visit’s partner, location, and test/medicine.
 - Upto 20% discount on medicines
 - Upto 40% discount on diagnostics
- Discounts are available only when booked through the Visit Application with Visit’s partner pharmacies/labs.
- Where legally required, a valid prescription must be uploaded to avail discounts on prescription medicines and specific tests.
- Home sample collection availability depends on the user’s pincode and partner network schedule. Centre-visit bookings are subject to partner slot availability.
- Discount offers cannot be combined with other partner offers unless allowed.

PROTECTION BENEFITS BY CARE HEALTH INSURANCE (Applicable for any incidents or injuries occurring within the booked play time)

WHAT IS COVERED?

- The validity of this plan is limited to the duration of the play session booked by the individual customer.
- Any incidents or injuries occurring strictly within the booked play time shall be covered only in accordance with the terms, conditions, and benefits specified under this plan.
- The protection benefits under this plan are available to individuals between 18 and 65 years of age.

Sl. No.	Benefit	Description	Coverage
1	Accidental Hospitalisation	If the member's medically necessary hospitalization occurs solely and directly due to Injury suffered by that member, then the insurer will indemnify (cover) the medical Expenses incurred for such hospitalization, provided that: (i) The hospitalization is on the written advice of a medical practitioner; and (ii) The hospitalization commences within 7 (seven) days from the date of occurrence of the Injury.	Upto INR 50,000
2	Accidental OPD	OPD Treatment (Out-patient Care) is one in which the member visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner. The member is not admitted as a day care or in-patient. <u>Accidental OPD:</u> If the member's medically necessary out-patient treatment occurs solely and directly due to Injury suffered by that member, then the insurer will indemnify the medical expenses incurred for such out-patient treatment, as specified in Certificate of Coverage, provided that: 1) Out-patient treatment undergone, is on the written advice of a medical practitioner; and 2) Out-patient treatment commences within 7 (seven) days from the date of occurrence of the Injury.	Upto INR 10,000
3	Ambulance Cover	The insurer will cover charges necessarily incurred on availing ambulance services offered by a hospital or by an ambulance service provider, for the member's necessary transportation provided that the necessity of such ambulance transportation is certified by the treating medical practitioner and subject to the conditions specified below: (i) Such transportation is from the place of occurrence of medical emergency of the member, to the nearest hospital; and/or (ii) Such transportation is from one hospital to another hospital for the	Upto INR 3,000

		purpose of providing better medical aid to the member, following an emergency.	
4	Fractures	<p>(a) If the member suffers an Injury during the cover period, which directly results in any of the fractures as specified below, the insurer will pay the amount as specified against this extension in the Certificate of Coverage and as per the 'Fractures Table' mentioned in this document.</p> <p>(b) It is further agreed that:</p> <p>(i) If an Injury results in more than one of the 'Description of Fractures', then the insurer's maximum liability shall not exceed the amount specified against this cover.</p> <p>(ii) The insurer shall not be liable to make any payment in respect of dislocation of bones or joints or in respect of hairline fractures or simple fractures.</p> <p>(c) For the purpose of this cover only:</p> <p>(i) Complete fracture means a fracture where the bone is completely broken across and no connection is left between the pieces.</p> <p>(ii) Compound fracture means a fracture where the bone breaks the skin and is exposed.</p> <p>(iii) Hairline fracture means a mere crack in the bone.</p> <p>(iv) Simple fracture means a fracture in which there is a basic and uncomplicated break in the bone and which in the opinion of a medical practitioner requires minimal and uncomplicated medical treatment.</p>	Upto INR 10,000
5	Accidental Death	If the member suffers an Injury during the cover period, which directly results in the member's death within 12 months from the date of accident (including date of accident), the insurer will pay the coverage amount as specified in the Certificate of Coverage against this benefit.	Upto INR 10,000

Fractures Table		
Sl. No.	Description of Fracture	Amount payable = % of the Coverage Amount specified in the Certificate of Coverage.
I	Hip or Pelvis (excluding thigh or coccyx): Multiple fractures - at least one compound fracture and one complete fracture	100%
II	Hip or Pelvis (excluding thigh or coccyx) - All other compound fractures	50%
III	Thigh or Heel: Multiple fractures – at least one compound fracture and one complete fracture	100%
IV	Thigh or Heel: Multiple fractures – at least one complete fracture	50%
V	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures): Multiple Fractures – at least one compound fracture and one complete fracture	100%
VI	Lower leg, skull, clavicle, ankle, elbows, upper or lower arm (including wrist but excluding Colles-type fractures) : All other compound fractures	30%
VII	Colles type fracture of the lower arm - If compound fracture	100%
VIII	Colles type fracture of the lower arm - If complete fracture	50%

WHAT IS NOT COVERED?

- Self-inflicted injury, suicide or intoxication by alcohol or drugs.
- War, riots, terrorism, or participation in unlawful acts.
- Adventure or hazardous activities (mountaineering, racing, etc.).
- Pre-existing injury/illness, unless accepted in writing.
- Pregnancy, childbirth, infertility, or related care.
- Mental or nervous disorders, stress, or depression.
- Treatment outside India or in unregistered/non-medical facilities (spas, rest homes).
- Radiation, nuclear contamination, or war-like situations.

For a detailed understanding related to What is Covered and What is Not Covered, please refer to these [terms and conditions](#), for the benefits highlighted above.

IMPORTANT NOTE: *It is essential to thoroughly review these Terms and Conditions in detail (as provided in the link above) to gain complete clarity regarding the scope of coverage and the exclusions. A careful reading is imperative to avoid any misinterpretation or ambiguity.*

LIMIT OF LIABILITY

The insurer's total liability in aggregate for all claims paid under the plan shall not exceed the Sum Insured.

Email: care@insure.one | **WhatsApp (no calls):** +91 92113 63008 | **Website:** www.insure.one

2nd Floor, Plot No 4, Minarch Tower, Sector 44, Gurgaon - 122003

PLATFORM RESPONSIBILITY

Hudle is only facilitating the offering of the Plan on its platform for customer convenience. Coverage, claims assessment, approvals, servicing, and related decisions shall be managed by the respective insurer/service partner, as applicable.

HOW CLAIMS WORK?

For utilising the **Health Service Offerings**, **please download the GetVisit application** from your app store or play store and login with your mobile number.

For the **Protection Benefits related claims** - You may begin by writing to us at care@insure.one and we would be happy to guide you through the claims process and next steps.

For availing protection-related benefits, the key processes to be followed for treatments are outlined below, for your information. *Sencov | Insure.One would support you at every step with the necessary updates and requirements.*

Cashless Treatment (at network hospital)

1. Locate a **network hospital** via Care Health App or website.
2. Show your Certificate of Coverage, ID card and photo ID at the insurance desk.
3. Fill and submit a **pre-authorization form**.
4. The hospital sends it to the insurer; approval normally within ~1 hour.
5. After treatment, the hospital sends bills and discharge papers.
6. The insurer settles eligible expenses **directly with the hospital**.

Reimbursement Claim (non-network hospital)

1. Intimate the insurer or Us (Sencov) at care@insure.one **within 24 hours (emergency) or 48 hours before planned admission**.
2. Collect originals – discharge summary, itemized bills, receipts, lab reports, MLC/FIR (if accident), implant invoices (if any).
3. Upload all via **Self-Help Portal** (careinsurance.com/self-help-portal.html) or **Care Health App**.
4. Add a **cancelled cheque** (in insured/nominee name).
5. Typical processing time ≈ **7 working days** from registration.
6. Track updates through **SMS, WhatsApp & email**.

Key Contacts

- **Sencov | Insure.One: Write to us at care@insure.one**
- **Insurer WhatsApp Help Line: 8860402452**
- **Insurer Self-Help Portal: www.careinsurance.com/self-help-portal.html**
- **Insurer Customer Queries: www.careinsurance.com/contact-us.html**
- **Insurer App: Care Health – Customer App**

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CANCELLATION AND REFUNDS

- The Plan cannot be cancelled or refunded once the purchase has been completed and the plan has been activated.

KEY DEFINITIONS

1. **Accident** – A sudden, unexpected event caused by external, violent, and visible means that results in injury, or death.
2. **Cashless Claim** – A process where the insurer directly settles eligible hospital expenses with a network hospital, and the insured pays only non-covered costs.
3. **Claim** – A formal request made by the insured or nominee to the insurer for payment after a covered event such as an accident, hospitalization, or disability.
4. **Care Health Insurance Limited/ Insurer** – The registered insurance company providing the Group policy covering personal accident and other benefits.
5. **E-Prescription** – A digital medical prescription issued by a registered doctor after an online consultation, following medical and legal rules.
6. **Network Hospital** – A hospital that has a tie-up with the insurer to provide cashless or reimbursement related medical treatment to policyholders.
7. **Pre-Authorization** – Advance approval given by the insurer before starting treatment at a network hospital, confirming that the claim is eligible for cashless settlement.
8. **Reimbursement Claim** – A process where the insured pays hospital bills first and later submits documents to the insurer for refund as per policy terms.
9. **Sum Insured** – The maximum amount the insurer will pay for a covered event during the policy period.
10. **Teleconsultation** – An online medical consultation with a general physician (GP) or a specialist via the Visit App through video, audio, or chat for basic medical advice and e-prescription support.
11. **Visit Health Private Limited** – The digital wellness and telehealth platform offering AI-driven wellness tools, GP consultations, fitness rewards, and healthcare discounts through the Visit App.
12. **We, Us, Our** - Sencov Technologies Pvt. Ltd. or Insure.One
13. **You, Your, Member** - The customer who has purchased the plan arranged by Sencov | Insure.One.

FRAUDULENT CLAIMS

You are strictly prohibited from engaging in any fraudulent activity. Fraudulent activity includes, but is not limited to, the following:

- Providing false or misleading statements to Sencov | Insure.One / Insurance Company or its authorized representatives.
- Submitting forged or falsified documents.
- Filing a claim that is knowingly false or fraudulent.
- Claiming for loss or damage that was caused intentionally or with prior knowledge.

In the event that fraud is detected, Sencov | Insure.One/ Insurance Company reserves the right to:

- Deny the claim in question.
- Recover any amounts previously paid to you.
- Cancel your insurance coverage effective from the date the fraudulent act occurred.

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Following the cancellation of your membership due to fraud:

- Sencov | Insure.One/ Insurance Company shall bear no liability for any events occurring after the fraudulent act.
- No refund of premiums paid will be issued
- Legal proceedings may be initiated, and the matter may be reported to the appropriate authorities

COMPLIANCE & REGULATORY INFORMATION

Providers:

- Insurance benefits provided by **Care Health** Insurance Company Limited / IRDAI Registration No. 148. **To view the detailed Terms and Conditions, please refer to the following [link](#).**
- Service benefits arranged by Insure.One, a distribution platform of Sencov Technologies Private Limited, provided by **Visit Health**.
- **Third-Party Rights:** This contract is solely between you and us.
- **Dual Cover:** If another insurance also covers the same risk, we will only pay our share of the payout.
- **Your Data:** We are committed to protecting your personal information and following strict data security standards. As a data controller, we collect and process your personal details (e.g., name, email, phone, risk info) directly or via your booking agent to: Issue/modify membership, Process claims, Prevent fraud or illegal activity, Protect our legitimate interests. We may share data with insurers, contractors, investigators, or crime prevention bodies (including those outside your region). We never share your data with marketing services. Calls may be recorded for quality and security purposes. You can access our privacy policy at <https://sencov.ai/privacy>. By accepting these Terms and Conditions, you are hereby giving your consent to the collection, processing, storing, sharing, and retention of your personal information submitted in accordance with our Data Privacy Policy.

COMPLAINTS / DISPUTES

- You can contact us anytime at care@insure.one.
- Make sure to include your reference number (*Membership number or COC number*) for a formal review of your claim.
- We will respond to you **within five (5) working days**.