

## my:health Suraksha

my: Health Active

### 1. Fitness discount @ Renewal

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- OR
- burning total of 900 calories upto maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- Fitness discount @ **Renewal** is applicable for Adult **Insured Persons** only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

#### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

### Steps to accumulate Healthy Weeks

Step 1 - The **HDFC ERGO Mobile App** must be downloaded on the mobile.

Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities **Insured Person** engages in.

### Application of Fitness discount @ Renewal

- **Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy Year will be applied on the **Renewal** Premium for expiring Policy Sum Insured and for **Insured Person** covered under expiring Policy
- **Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each Policy Year will be applied on **Renewal** Premium of subsequent year and for **Insured Person** covered under expiring Policy
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accrued. Such discount will be applicable on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the premium corresponding to expiring Policy Sum Insured.
- Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with **Us** and only if accrued.

## 2. Health Incentive

This Program encourages **Insured Persons** to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Pre-Existing Diseases** or **Obesity** (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied on first inception of the Policy with Us provided that;

- i. **Insured Person** shall undergo medical tests and/or BMI check-up as listed below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- ii. Medical test shall be done at Your own cost through our **Network Provider** on Our **HDFC ERGO Mobile App**
- iii. If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding **Pre-Existing Disease** or **Obesity** as applicable on **Renewal** of the Policy with **Us**.
- iv. If the test parameters at subsequent **Renewal** are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

Table A

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	ECG
Hypothyroidism	Thyroid function tests
Obesity	BMI

### Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the **Renewal** Premium corresponding to expiring Policy Sum Insured and for **Insured Person** covered under expiring Policy
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
- On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year and for **Insured Person** covered under expiring Policy
- For Policies covering more than one **Insured Person**, tests shall be done for each **Insured Person** basis which such reduction in loading where ever applicable will be applied on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Medical Underwriting loading will be discounted only on **Renewal** of Policy with Us and only for **Insured Person** covered under such expiring Policy

Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy not renewed with us

## 3. Wellness services:

The services listed below are available to all **Insured Person** through **Our Network Provider** on Our **HDFC ERGO Mobile App** only. Availing of services under this Section will not impact the Sum Insured or the eligibility for **Cumulative Bonus**.

### i. Health Coach:

An **Insured Person** will have access to Health Coaching services in are given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management

- Psychological Counselling
- Depression Counselling

These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

#### **Wellness services**

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centres.
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** stress management, Pregnancy Care, Work life balance management.

These services will be available through Our **HDFC ERGO Mobile App**

#### **Disclaimer applicable to HDFC ERGO Mobile App and associated services**

It is agreed and understood that Our **HDFC ERGO Mobile App** and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. The information is not a substitute for professional medical care by a qualified doctor or other health care professional.

The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention.

Reliance on any information on this App is solely at your own risk. HDFC ERGO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information

## my:health Koti Suraksha

my: Health Active

### 1. Fitness discount @ Renewal

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- OR
- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- Fitness discount @ **Renewal** is applicable for Adult **Insured Persons** only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

#### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

Maximum discount offered each Policy Year on account of Healthy Weeks will be 10% subject to **Insured Person** meeting the criteria as mentioned in above.

#### Steps to accumulate Healthy Weeks

- The **HDFC ERGO Mobile App** must be downloaded on the mobile.
- You can start accumulating Healthy Weeks by tracking physical activity through the wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities Insured Person engages in.

#### Application of Fitness discount @ Renewal

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy Year will be applied on the **Renewal** Premium for expiring Policy Sum Insured and for **Insured Person(s)** covered under expiring Policy
- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each Policy Year will be applied on **Renewal** Premium of subsequent year and for **Insured Person(s)** covered under expiring Policy.
  - The maximum discount offered each Policy Year will be 10% subject to maximum 20% for two Year Policy and 30% for three Years Policy.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accrued. Such discount will be applicable on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the premium corresponding to the Sum Insured of the expiring Policy.

- Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with Us and only if accrued.

## 2. Health Incentive

This Program encourages **Insured Persons** to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Pre-Existing Diseases** or **Obesity** (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied on first inception of the Policy with Us provided that;

- Insured Person** shall undergo medical tests and/or BMI check-up as listed below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- Medical test shall be done at Your own cost through our **Network Provider** on Our **HDFC ERGO Mobile App**.
- If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding **Pre-Existing Disease** or **Obesity** as applicable on **Renewal** of the Policy with **Us**.
- If the test parameters at subsequent **Renewal** are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	ECG
Hypothyroidism	Thyroid function tests
Obesity	BMI

### Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the **Renewal** Premium corresponding to expiring Policy Sum Insured and for **Insured Person** covered under the expiring Policy
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year and for **Insured Person** covered under the expiring Policy
- For Policies covering more than one **Insured Person**, tests shall be done for each **Insured Person** basis which such reduction in loading where ever applicable will be applied on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Medical Underwriting loading will be discounted only on **Renewal** of Policy with Us and only for **Insured Person** covered under such expiring Policy

Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy not renewed with us

### Health Coach:

**Insured Person** will have access to Health Coaching services in areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management
- Psychological counselling
- Depression counselling

These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

## **Wellness services**

- **Discounts:** on OPD, Pharmaceuticals, pharmacy and diagnostic centres
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management

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The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention.

Reliance on any information on this App is solely at your own risk. HDFC ERGO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information.



## my:health Critical Suraksha Plus

my: Health Active

### 1. Fitness discount @ Renewal

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to our **HDFC ERGO Mobile App** and Your Policy number  
OR
- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to **HDFC ERGO Mobile App** append Your Policy number.

#### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

#### Steps to accumulate Healthy Weeks

Step 1 - The **HDFC ERGO Mobile App** must be downloaded on the mobile.

Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to **HDFC ERGO Mobile App**

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities **Insured Person** engages in.

#### Application of Fitness discount @ Renewal

- **Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- **Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On Renewal of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium. Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount percentage will be applied on the Sum Insured applicable under expiring Policy.
- Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with **Us**.

## 2. Health Incentive

This Program encourages **Insured Person** to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Pre-Existing Diseases** or **Obesity** (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied at first inception of the Policy with Us provided that;

- i. **Insured Person** shall undergo medical tests and/or BMI check-up below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- ii. Medical test shall be done at Your own cost through our Network Provider through Our **HDFC ERGO Mobile App** If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Obesity as applicable on **Renewal** of the Policy with **Us**.
- iii. If the test parameters at subsequent renewal is not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Hypothyroidism	Thyroid function tests
Obesity	BMI

## Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent renewal
- For Policies covering more than one **Insure Person**, tests shall be done for each **Insured Person** basis which such reduction in loading will be applicable on individual **Renewal** Premium.
- Medical Underwriting loading will be discounted only on **Renewal** of Policy with **Us**
- Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy is not renewed with **Us**

## 3 Wellness services:

The services listed below are available to all **Insured Person** through **Our Network Provider** on **HDFC ERGO Mobile App** only.

### i. Health Coach:

An **Insured Person** will have access to Health Coaching services in areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management



These services will be available through **HDFC ERGO Mobile App** as a chat service or as a call back facility.

## ii. Wellness services

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centers
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management

These services will be available through Our **HDFC ERGO Mobile App**

Disclaimer applicable to **HDFC ERGO Mobile App** and associated services

It is agreed and understood that Our **HDFC ERGO Mobile App** and Wellness services are not providing and shall not be deemed to be providing any Medical Advice, they shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this benefit.

## my:health Critical Illness

my: Health Active

### 1. Fitness discount @ Renewal

Insured Person can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

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OR
- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- Fitness discount @ **Renewal** is applicable for Adult **Insured Persons** only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

### Steps to accumulate Healthy Weeks

Step 1 - The **HDFC ERGO Mobile App** must be downloaded on the mobile.

Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to **HDFC ERGO Mobile App**

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities **Insured Person** engages in.

### Application of Fitness discount @ Renewal

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium for Individual Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the Sum Insured applicable under expiring Policy

Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with **Us**

### 3 Wellness services:

The services listed below are available to all **Insured Person** through **Our Network Provider** on Our **HDFC ERGO Mobile App** only. Availing of services under this Section will not impact the Sum Insured or the eligibility for **Cumulative Bonus**.

#### ii. Health Coach:

An **Insured Person** will have access to Health Coaching services in areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management

These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

#### iii. Wellness services

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centers
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management

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## my:health Comprehensive Suraksha - Group

my: Health Active

### 1. Fitness discount @ Renewal

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

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- OR
- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to **HDFC ERGO Mobile App** and **Your Policy** number .

#### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
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13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

#### Steps to accumulate Healthy Weeks

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Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked to **HDFC ERGO Mobile App**

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#### Application of Fitness discount @ Renewal

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium. Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount percentage will be applied on the Sum Insured applicable under expiring Policy.

Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with **Us**

### 2. Health Incentive

This Program encourages **Insured Person** to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Pre-Existing Diseases** or **Obesity** (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied at first inception of the Policy with Us provided that;

- Insured Person** shall undergo medical tests and/or BMI check-up below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- Medical test shall be done at Your own cost through our Network Provider through Our **HDFC ERGO Mobile App** If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Obesity as applicable on **Renewal** of the Policy with Us.
- If the test parameters at subsequent **renewal** is not within normal limits or Medical test reports are not submitted in

accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Hypothyroidism	Thyroid function tests
Obesity	BMI

### Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the Renewal Premium for expiring Policy Sum Insured.
- For Policies covering more than one **Insure Person**, tests shall be done for each **Insured Person** basis which such reduction in loading will be applicable on individual **Renewal** Premium.
- Medical Underwriting loading will be discounted only on **Renewal** of Policy with **Us**

Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy is not renewed with Us

### 3 Wellness services:

The services listed below are available to all **Insured Person** through **Our Network Provider** on **HDFC ERGO Mobile App** only.

#### iii. Health Coach:

An **Insured Person** will have access to Health Coaching and counselling services in the areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management.

These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

#### iv. Wellness services

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, and diagnostic centers
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management and Healthcare Management

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## my:health Hospital Cash benefit - Add On

my: Health Active

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### Steps to accumulate Healthy Weeks

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### Application of Fitness discount @ Renewal

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- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On Renewal of the Policy, total discount amount accrued each year will be applied on Renewal Premium of subsequent year.
- For Policies covering more than one **Insure Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Premium will be discounted to the extent applicable to terms corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the Sum Insured applicable under expiring Policy.
- Fitness discount @ Renewal will be applied only on **Renewal** of Policy with **Us**



## 2. Health Incentive

This Program encourages **Insured Persons** to maintain good health and avail incentives as listed below.

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- ii. Medical test shall be done at Your own cost through our **Network Provider** on **HDFC ERGO Mobile App**.
- iii. If the test parameters are within normal limits, **We** will apply 50% discount on the Medical Underwriting loading applied for corresponding **Pre-Existing Disease** or **Obesity** as applicable on **Renewal** of the Policy with **Us**.
- iv. If the test parameters at subsequent renewal are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero
- v. The test reports received to avail the health incentive benefit shall not be utilised for re underwriting the policy

**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	ECG
Hypothyroidism	Thyroid function tests
Obesity	BMI

### Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insure Person**, tests shall be done for each Insured Person basis which such reduction in loading will be applicable on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies

Discount on Medical Underwriting loading under this cover is applicable only on next Renewal and cannot be utilized if Policy not renewed with us

### 3 Wellness services:

The services listed below are available to all **Insured persons** through Our **Network Provider** on Our mobile application only. Availing of services under this Section will not impact the Sum Insured or the eligibility for Cumulative Bonus.

#### iv. Health Coach:

An **Insured Person** will have access to Health Coaching services in areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management

These services will be available through Our mobile application as a chat service or as a call back facility.

#### v. **Online Wellness services**

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centres
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management

Disclaimer applicable to **HDFC ERGO Mobile App** and associated services

It is agreed and understood that Our **HDFC ERGO Mobile App** and Wellness services are not providing and shall not be deemed to be providing any **Medical Advice**, they shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this benefit.

## my:health Women Suraksha

my: Health Active

### 1. Fitness discount @ Renewal

**Insured Person** can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our **HDFC ERGO Mobile App** and Your **Policy** number  
OR
- burning total of 900 calories up to maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our **HDFC ERGO Mobile App** and Your Policy number
- Fitness discount @ **Renewal** is applicable for Adult **Insured Persons** only. Any Person covered as Child Dependent, irrespective of the Age is excluded. .

#### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

#### Steps to accumulate Healthy Weeks

Step 1 - The **HDFC ERGO Mobile App** must be downloaded on the mobile.

Step 2 - You can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked To **HDFC ERGO Mobile App**

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities **Insured Person** engages in.

#### Application of Fitness discount @ Renewal

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each **Insured Person** will be tracked and accumulated. Such discount will be applicable on individual **Renewal** Premium for Individual Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the Sum Insured applicable under expiring Policy.
- Fitness discount @ **Renewal** will be applied only on **Renewal** of Policy with **Us**.

## 2. Health Incentive

This Program encourages **Insured Persons** to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Obesity** (BMI above 30), will be eligible for reduction in Medical Underwriting Loading applied from first inception of the Policy with Us provided that;

- i. Insured Person shall undergo BMI check-up below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- ii. BMI check-up shall be done at Your own cost through our Network Provider on Our **HDFC ERGO Mobile App** If the test parameters are within normal limits, We will apply 50% discount on the Medical Underwriting loading applied for corresponding Obesity as applicable on **Renewal** of the Policy with **Us**.
- iii. If the BMI at subsequent renewal is not within normal limits, the discount amount applied on Medical Underwriting loading will be zero

### Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the **Renewal** Premium for expiring Policy Sum Insured.
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year.
- For Policies covering more than one **Insure Person**, tests shall be done for each **Insured Person** basis which such reduction in loading will be applicable on individual Renewal Premium.
- Medical Underwriting loading will be discounted only on **Renewal** of Policy with **Us**
- Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy not renewed with us.

## 7 Wellness services:

The services listed below are available to all Insured Person through Our **Network Provider** on Our **HDFC ERGO Mobile App** only.

### v. Health Coach:

An **Insured Person** will have access to Health Coaching services in areas as given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management.

These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

### vi. Wellness services

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centers.
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** stress management, Pregnancy Care, Work life balance management.

These services will be available through Our **HDFC ERGO Mobile App**

Disclaimer applicable to **HDFC ERGO Mobile App** and associated services

It is agreed and understood that Our **HDFC ERGO Mobile App** and Wellness services are not providing and shall not be deemed to be providing any **Medical Advice**, they shall only provide a suggestion for the Insured Person's consideration and it is the Insured Person's sole and absolute choice to follow the suggestion for any health related advice. We do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations suggested under this benefit.

## my: Sampoorna Suraksha

my: Health Active

### 1. Fitness discount @ Renewal

Insured Person can avail discount on **Renewal** Premium by accumulating Healthy Weeks as per table given below.

One Healthy Week can be accumulated by;

- Recording minimum 50,000 steps in a week subject to maximum 15,000 steps per day, tracked through Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number  
OR
- burning total of 900 calories upto maximum of 300 calories in one exercise session per day, tracked Your wearable device linked to Our **HDFC ERGO Mobile App** and **Your Policy** number
- Fitness discount @ **Renewal** is applicable for Adult Insured Persons only. Any Person covered as Child Dependent, irrespective of the Age is excluded.

### Healthy Weeks Discounts

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

### Steps to accumulate Healthy Weeks

Step 1 - The **HDFC ERGO Mobile App** must be downloaded on the mobile.

Step 2 - **You** can start accumulating Healthy Weeks by tracking physical activity through the Wearable device linked To Our **HDFC ERGO Mobile App** and **Your Policy** number

We encourage and recognize all types of exercise/fitness activities by making use of wearable devices to track and record the activities Insured Person engages in.

### Application of Fitness discount @ Renewal

- Annual Policy:** Discount amount accrued based on Number of accumulated Healthy Weeks during the expiring Policy year will be applied on the Renewal Premium for expiring Policy Sum Insured.
- Multi Year Policy:**
  - Fitness discount earned on yearly basis will be accumulated till Policy End date.
  - On **Renewal** of the Policy, total discount amount accrued each **Policy Year** will be applied on **Renewal** Premium of subsequent year and for **Insured Person** covered under expiring Policy.
- For Policies covering more than one **Insured Person**, Healthy Weeks for each Insured Person will be tracked and accrued. Such discount will be applicable on individual Renewal Premium for both Individual and Floater Sum Insured basis Policies.
- Premium will be discounted to the extent applicable to coverage corresponding to expiring Policy.
- In case of Increase in Sum Insured at **Renewal**, discount amount will be applied on the premium corresponding to expiring Policy Sum Insured.
- Fitness discount @ Renewal will be applied only on **Renewal** of Policy with **Us** and only if accrued

## 2. Health Incentive

This Program encourages Insured Persons to maintain good health and avail incentives as listed below.

Under this Program, **Insured Person** having **Pre-Existing Diseases** or Obesity (BMI above 30) as listed under table A below, will be eligible for reduction in Medical Underwriting Loading applied on first inception of the Policy with Us provided that;

- i. **Insured Person** shall undergo medical tests and/or BMI check-up as listed below minimum 3 months prior to expiry of Policy Year (For Multiyear Policies) or before **Renewal** (For Annual Policies).
- ii. Medical test shall be done at Your own cost through our Network Provider on **Our HDFC ERGO Mobile App** If the test parameters are within normal limits, **We** will apply 50% discount on the Medical Underwriting loading applied for corresponding **Pre-Existing Disease** or Obesity as applicable on **Renewal** of the Policy with **Us**.
- iii. If the test parameters at subsequent **Renewal** are not within normal limits or Medical test reports are not submitted in accordance with i and ii above, the discount amount applied on Medical Underwriting loading will be zero

**Table A**

Pre-existing Diseases	Test
Diabetes	HbA1c
Hypertension	Blood Pressure reading
Hyperlipidemia	Total Cholesterol
Cardiovascular Diseases	ECG
Hypothyroidism	Thyroid function tests
Obesity	BMI

## Application of Health Incentive

- **Annual Policy:** Discount amount accrued during the expiring Policy year will be applied on the Renewal Premium corresponding to expiring Policy Sum Insured and for Insured Person covered under expiring Policy
- **Multi Year Policy:**
  - Discount amount earned on yearly basis will be accumulated till Policy End date.
- On **Renewal** of the Policy, total discount amount accrued each year will be applied on **Renewal** Premium of subsequent year and for **Insured Person** covered under expiring Policy
- For Policies covering more than one Insured Person, tests shall be done for each Insured Person basis which such reduction in loading where ever applicable will be applied on individual **Renewal** Premium for both Individual and Floater Sum Insured basis Policies.
- Medical Underwriting loading will be discounted only on **Renewal** of **Policy** with **Us** and only for **Insured Person** covered under such expiring Policy
- Discount on Medical Underwriting loading under this cover is applicable only on next **Renewal** and cannot be utilized if Policy not renewed with us.

## 3 Wellness services:

The services listed below are available to all Insured Person through Our **Network Provider** on Our **HDFC ERGO Mobile App** only. Availing of services under this Section will not impact the Sum Insured or the eligibility for **Cumulative Bonus**.

### Health Coach:

An **Insured Person** will have access to Health Coaching services in areas given below:

- Disease management
- Activity and fitness
- Nutrition
- Weight management
- Psychological Counselling
- Depression Counselling



These services will be available through Our **HDFC ERGO Mobile App** as a chat service or as a call back facility.

Wellness services

- **Discounts:** on OPD, Pharmaceuticals, pharmacy, diagnostic centres.
- **Customer Engagement:** Monthly newsletters, Diet consultation, health tips
- **Specialized programs:** Stress management, Pregnancy Care, Work life balance management.

These services will be available through Our **HDFC ERGO Mobile App** Disclaimer applicable to **HDFC ERGO Mobile App** and associated services

It is agreed and understood that Our **HDFC ERGO Mobile App** and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. The information is not a substitute for professional medical care by a qualified doctor or other health care professional.

The information provided is general in nature and is not specific to you. You must never rely on any information obtained using this app for any medical diagnosis or recommendation for medical treatment or as an alternative to medical advice from your physician or other professional healthcare provider. If you think you may be suffering from any medical condition you should seek immediate medical attention.

Reliance on any information on this App is solely at your own risk. HDFC ERGO General Insurance Company Limited do not assume any liability towards any loss or damage arising out of or in relation to any opinion, actual or alleged errors, omissions and representations, any decision made or action taken or not taken in reliance upon the information.

## Optima Restore

### Stay Active

We will offer a discount at each renewal if the insured member achieves the average step count target on the mobile application provided by Us in the specified time interval (calculated from the policy risk start date) as per the grid below. In an individual policy, the average step count would be calculated per adult member and in a floater policy it would be an average of all adult members covered. Dependent children covered either in individual or floater plan will not be considered for calculation of average steps.

This discount will be accrued at defined time intervals as given in table below. The discount will be cumulated and offered as discount on the renewal premium.

In individual policies the discount percentage (%) would be applied on premium applicable per insured member (Dependent Children are not eligible for this stay active discount in an individual policy) and in a floater policy it would be applied on premium applicable on policy.

The discount grid would be as per the table below:

#### 1 Year Policy

Average Step Target	Risk start date or date of download of mobile application -90 days	Time Interval (calculated from policy risk start date)			Maximum Discount at the end of the year
		91-180 days	181-270 days	271-300 days	
5000 or below			0%	0%	0%
5001 to 8000	0.5%	0.5%	0.5%	0.5%	2%
8001 to 10000	1.25%	1.25%	1.25%	1.25%	5%
Above 10000	2%	2%	2%	2%	8%

#### 2 Year Policy

Average Step target	Risk start date or date of download of mobile application-90 days	Time Interval (calculated from policy risk start date)							Maximum Discount at the end of 2 years
		91-180 days	181-270 days	271-360 days	361-450 days	451-540 days	541-630 days	631-660 days	
5000 or below	0%	0%	0%	0%	0%	0%	0%	0%	0%
5001 to 8000	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	2%
8001 to 10000	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	5%
Above 10000	1%	1%	1%	1%	1%	1%	1%	1%	8%

The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application.

We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation.

## Illustration

Policy start date	1st Jan 2016
Policy Tenure	1 year

Time Interval				
	Risk start date or date of download of mobile application -90 days	91 days-180 days	181 days-270 days	271- 300 days
average steps taken in the defined time period	8500	10000	5001	7500
Discount %applicable	1.25%	1.25%	0.5%	0.5%

**Total discount applicable on renewal premium = 3.5%**

## Easy Health

### Stay Active

We will offer a discount at each renewal if the insured member achieves the average step count target on the mobile application provided by Us in the specified time interval (calculated from the policy risk start date) as per the grid below. In an individual policy, the average step count would be calculated per adult member and in a floater policy it would be an average of all adult members covered. Dependent children covered either in individual or floater plan will not be considered for calculation of average steps.

This discount will be accrued at defined time intervals as given in table below. The discount will be cumulated and offered as discount on the renewal premium.

In individual policies the discount percentage (%) would be applied on premium applicable per insured member (Dependent Children are not eligible for this stay active discount in an individual policy) and in a floater policy it would be applied on premium applicable on policy.

The discount grid would be as per the table below:

#### 1 Year Policy

Average Step Target	Risk start date or date of download of mobile application -90 days	Time Interval (calculated from policy risk start date)			Maximum Discount at the end of the year
		91-180 days	181-270 days	271-300 days	
5000 or below	0%	0%	0%	0%	0%
5001 to 8000	0.5%	0.5%	0.5%	0.5%	2%
8001 to 10000	1.25%	1.25%	1.25%	1.25%	5%
Above 10000	2%	2%	2%	2%	8%

#### 2 Year Policy

Average Step target	Risk start date or date of download of mobile application-90 days	Time Interval (calculated from policy risk start date)							Maximum Discount at the end of 2 years
		91-180 days	181-270 days	271-360 days	361-450 days	451-540 days	541-630 days	631-660 days	
5000 or below	0%	0%	0%	0%	0%	0%	0%	0%	0%
5001 to 8000	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	2%
8001 to 10000	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	0.625%	5%
Above 10000	1%	1%	1%	1%	1%	1%	1%	1%	8%

The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application.

We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation.

## Illustration

Policy start date	1st Jan 2016
Policy Tenure	1 year

Time Interval				
	Risk start date or date of download of mobile application -90 days	91 days-180 days	181 days-270 days	271- 300 days
average steps taken in the defined time period	8500	10000	5001	7500
Discount %applicable	1.25%	1.25%	0.5%	0.5%

**Total discount applicable on renewal premium = 3.5%**