

Health Suraksha - Top Up Pro

Eligibility

- This policy covers persons in the age group 5-65 years. The maximum entry age is restricted upto 65 years. However there will be no exit-age for ceasing of the cover
- Children covered from 91 days onwards if both parents are covered under same policy.
- The policy offers option of covering on individual sum insured basis and on family floater basis.
- This policy can be issued to an individual and/or family
- The family includes self, spouse, dependent children and dependent parents. Dependent parents have to be covered under separate family floater policy.
- Parents shall include Your (Policyholder) dependant parents. Your (Policyholder) spouse's parents shall not be covered.

Policy Period

- The policy will be issued for 1 year /2 years period

Benefits

The policy pays for the benefits mentioned below, in excess of the deductible opted by you.

- **In-patient Treatment** – Covers medical expenses for hospitalization due to an illness or accident. We will pay for the medical expenses for room rent, boarding expenses, nursing, intensive care unit, medical practitioner(s), anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines, drugs and consumables, diagnostic procedures, cost of prosthetic & other devices or equipments if implanted internally during a surgical procedure,

Note pertaining specifically to AYUSH Treatments only:

Medical expenses pertaining only to In-patient care AYUSH treatment are also covered under 'In-patient Treatment' cover if undertaken in an AYUSH Hospital. However, any medical expense other than In-patient care AYUSH treatment expenses are not covered under this policy.

- **Pre-Hospitalization** - The Pre-Hospitalization Medical Expenses incurred due to an illness in 60 days immediately before the insured person was hospitalized,
- **Post-Hospitalization** - The Post-Hospitalization Medical Expenses incurred in 90 days immediately after the insured person was discharged post hospitalization,
- **Day care procedures** – The medical expenses for day care procedures which do not require 24 hours hospitalization due to technological advancement in medical science.
- **Domiciliary Treatment** - The medical expenses incurred by an Insured Person for availing medical treatment at his home which would otherwise have required hospitalisation.
- **Organ Donor** - The medical expenses on harvesting the organ from the donor.
- **Emergency Ambulance** – Expenses up to Rs. 2000 per hospitalisation for utilizing ambulance service for transporting insured person to hospital.

Key Definitions

- **Pre-existing disease** means any condition, ailment, injury or disease:
 - i. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - ii. For which **Medical advice** or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
 - o **Any one illness** means continuous period of **Illness** and includes relapse within 45 days from the date of last consultation with the

Hospital/Nursing Home where treatment was taken

- **Deductible** means a cost-sharing requirement under a health insurance policy that provides that We will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days /hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A Deductible does not reduce the Sum Insured.

Exclusions

Deductible

We are not liable for any payment unless the Medical Expenses exceed the Deductible (as opted on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy). Deductible shall be applicable per Policy Year basis.

Waiting Periods

- a) Claims under the Policy are covered subject to waiting Period as specified below:

Pre-existing Diseases - Code - Excl01

- i. Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- ii. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of sum of Sum Insured increase.
- iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- iv. Coverage under the Policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

Specified Disease/Procedure waiting period - Code – Excl02

- i. Expenses related to the treatment of the listed Conditions, surgeries/ treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first **Policy** with us. This exclusion shall not be applicable for claims arising due to an **Accident**.
- ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of **Sum Insured** increase.
- iii. If any of the specified disease/procedure falls under the waiting period specified for **Pre-existing diseases**, then the longer of the two waiting periods shall apply.
- iv. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- v. If the **Insured Person** is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

Illnesses: arthritis if non infective; calculus diseases of gall bladder and urogenital system; cataract; fissure/fistula in anus, hemorrhoids, pilonidal sinus, gastric and duodenal ulcers; gout and rheumatism; internal tumors, cysts, nodules, polyps including breast lumps (each of any kind unless malignant); osteoarthritis and osteoporosis; polycystic ovarian diseases; sinusitis, rhinitis, tonsillitis and related disorders and skin tumors unless malignant.

Treatments: benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty); dilatation and curettage (D&C); hysterectomy for menorrhagia or fibromyoma or prolapse of uterus unless necessitated by malignancy; joint replacement; myomectomy for fibroids; surgery of gallbladder and bile duct unless necessitated by malignancy; surgery of genito urinary system unless necessitated by malignancy; surgery of benign prostatic hypertrophy; surgery of hernia; surgery of hydrocele;

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surgery for prolapsed inter vertebral disk; surgery of varicose veins and varicose ulcers; surgery on tonsils and sinuses; surgery for nasal septum deviation.

30 day Waiting Period: Code - Excl03

- i. Expenses related to the treatment of any illness within 30 days from the first **Policy** commencement date shall be excluded except claims arising due to an **Accident**, provided the same are covered.
 - ii. This exclusion shall not, however, apply if the **Insured Person** has continuous coverage for more than twelve months.
 - iii. The within referred waiting period is made applicable to the enhanced **Sum Insured** in the event of granting higher Sum Insured subsequently.
- b) We will not make any payment for any claim in respect of any Insured Person, caused by, arising from or attributable to any of the following unless expressly stated to the contrary in this Policy:

- i. **Investigation & Evaluation:** Code Excl04
 - a. Expenses related to any admission primarily for diagnostic and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- ii. **Rest Cure, rehabilitation and respite care** –Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- iii. **Obesity/Weight control:**Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
 - a. Surgery to be conducted is upon the advice of the doctor
 - b. The surgery/procedure conducted should be supported by clinical protocols
 - c. The member has to be 18 years of age or older and
 - d. Body Mass Index (BMI)
 - i. Greater than or equal to 40 or,
 - ii. Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 1. Obesity related cardiomyopathy
 2. coronary heart disease
 3. severe sleep apnoea
 4. uncontrolled type2 diabetes
- iv. **Change-of-Gender treatments** - Code – Excl07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- v. **Cosmetic or plastic surgery:** Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of **Medically Necessary Treatment** to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending **Medical Practitioner**.
- vi. **Hazardous or Adventure Sports:** Code – Excl09: Expenses related to any treatment necessitated due to participation as a professional in **Hazardous or Adventure sports**, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.
- vii. **Breach of Law:** Code – Excl10: Expenses for treatment directly arising from or consequent upon any **Insured Person** committing or attempting to commit a breach of law with criminal intent.

- viii. **Excluded Providers:** Code – Excl11: Expenses incurred towards treatment in any hospital or by any **Medical Practitioner** or any other provider specifically excluded by the **Insurer** and disclosed in its website/notified to the policyholders are not admissible. However, in case of **life threatening situations** or following an **Accident**, expenses up to the stage of stabilization are payable but not the complete claim.
- ix. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12
- x. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13
- xi. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a **Medical Practitioner** as part of **Hospitalization** claim or day care procedure. Code – Excl14
- xii. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. Code – Excl15
- xiii. **Unproven Treatments** – Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16
- xiv. **Sterility and Infertility** –Code – Excl17 -Expenses related to sterility and infertility. This includes:
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
- xv. **Maternity:** Code – Excl18
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the **Policy** period.
- xvi. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, **Nuclear, Chemical or Biological** attack or weapons, radiation of any kind.
- xvii. Any **Insured Person** committing or attempting to commit intentional self-injury or attempted suicide while mentally sound or unsound.
- xviii. Any **Insured Person's** participation or involvement in naval, military or air force operation.
- xix. Investigative treatment for Sleep-apnoea, General debility or exhaustion ("run-down condition").
- xx. Congenital external diseases, defects or anomalies,
- xxi. Stem cell harvesting.
- xxii. Investigative treatments for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xxiii. Circumcisions (unless necessitated by **Illness or Injury** and forming part of treatment).
- xxiv. Any Convalescence, sanatorium treatment, private duty nursing or long-term nursing care.
- xxv. Preventive care, and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.

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xxvi. Vaccination including inoculation and immunisations (Except post Animal bite treatment),

xxvii. **Non-Medical expenses** such as Food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical expenses is attached and also available at www.hdfcergo.com.

xxviii. Treatment taken on Outpatient basis

xxix. The provision or fitting of hearing aids, spectacles or contact lenses.

xxx. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, Optometric therapy.

xxxi. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.

xxxii. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively). prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident. Exhaustive list of Non-Medical expenses attached and also available on www.hdfcergo.com

xxxiii. Any Claim arising due to Non-disclosure of Pre-existing **Illness** or Material fact as sought to be declared on the Proposal form.

Sum Insured (Rs.): 2.00; 3.00; 4.00; 5.00; 7.50 and 10.00 Lacs

Deductible (Rs.): 1.00; 2.00; 3.00; 4.00 and 5.00 Lacs

Requirement

- Completed proposal form

Pre-Policy Checkup

- Pre-Policy Checkup at our network may be required based upon the age, deductible and sum insured as mentioned below.

Deductible (Rs.)	100,000	200,000	300,000	400,000	500,000
Sum Insured (Rs.)	1000,000				
18-45 Yrs	Nil	Nil	Nil	Nil	Nil
46-55 Yrs	Nil	Nil	Nil	Nil	Nil
56-60 Yrs	Cat 2	Cat 2	Cat 2	Cat 2	Cat 2
61-65 Yrs	Cat 5	Cat 5	Cat 5	Cat 5	Cat 4
Sum Insured (Rs.)	750,000				
18-45 Yrs	Nil	Nil	Nil	Nil	Nil
46-55 Yrs	Nil	Nil	Nil	Nil	Nil
56-60 Yrs	Cat 2	Cat 2	Cat 2	Cat 2	Cat 2
61-65 Yrs	Cat 5	Cat 5	Cat 4	Cat 4	Cat 4
Sum Insured (Rs.)	500,000				
18-45 Yrs	Nil	Nil	Nil	Nil	-
46-55 Yrs	Nil	Nil	Nil	Nil	-
56-60 Yrs	Cat 1	Cat 1	Cat 1	Cat 1	-
61-65 Yrs	Cat 4	Cat 4	Cat 3	Cat 3	-
Sum Insured (Rs.)	400,000				
18-45 Yrs	Nil	Nil	Nil	-	-
46-55 Yrs	Nil	Nil	Nil	-	-
56-60 Yrs	Cat 1	Cat 1	Cat 1	-	-
61-65 Yrs	Cat 4	Cat 3	Cat 3	-	-

Sum Insured (Rs.)	300,000				
18-45 Yrs	Nil	Nil	-	-	-
46-55 Yrs	Nil	Nil	-	-	-
56-60 Yrs	Cat 1	Cat 1	-	-	-
61-65 Yrs	Cat 3	Cat 3	-	-	-
Sum Insured (Rs.)	200,000				
18-45 Yrs	Nil	-	-	-	-
46-55 Yrs	Nil	-	-	-	-
56-60 Yrs	Cat 1	-	-	-	-
61-65 Yrs	Cat 3	-	-	-	-

Cat 1	ME, RUA, FBS, CBC, Lipids, ECG
Cat 2	ME, RUA, FBS, CBC, Lipids, TMT, SGOT, HbA1c, Sr Creat, PSA (males), USG abd (females)
Cat 3	ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Total Proteins, Sr Creat, PSA (males), USG Abd (females)
Cat 4	ME, RUA, FBS, CBC, Lipids, TMT, LFT, Sr Creat, PSA (males), USG Abd (females)
Cat 5	ME, RUA, FBS, CBC, Lipids, TMT, HbA1c, LFT, RFT, PSA (males), USG Abd (females)

ME-Medical Examination (Report), CBC-Complete Blood Count, ECG Electro Cardio Gram, FBS-Fasting Blood Sugar, Lipids-Lipid Profile, Sr Creatinine-Serum Creatinine, PSA-Prostate Specific antigen, RUARoutine Urine Examination, TMT-Treadmill Test, USG-Ultrasonogram, SGOT-Serum Glutamic Oxaloacetic Transaminase, TC-Total Cholesterol, LFT-Liver Function Test, RFT – Renal Function Test

We will reimburse 50% of the expenses incurred per insured person on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

Premium Rates

- As per the enclosed sheet
- The premium under individual coverage will be charged on the completed age of the individual insured member.
- The premium under floater coverage will be charged on the completed age of the oldest insured member.
- Family Discount of 10% if 3 or more family members are covered on Individual Sum Insured basis under 1 Adult plan in the same policy.
- Premium rates are subject to change with prior approval from IRDA.

Loadings

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from commencement date of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in sum insured (for the increased sum insured).
- We will inform you about the applicable risk loading through a counter offer letter. you need to revert to us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.
- Please note that we will issue policy only after getting your consent.
- We will not apply any additional loading on **Your** policy premium at **Renewal** based on claim experience in **Your** Policy.

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Cancellation

- i. The Policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

1 Year Policy		2 Year Policy	
Length of time Policy in force	Refund of premium	Length of time Policy in force	Refund of premium
Upto 1 Month	75.00%	Up to 1 Month	87.50%
Upto 3 Months	50.00%	Up to 3 Months	75.00%
Upto 6 Months	25.00%	Up to 6 Months	62.50%
Exceeding 6 Months	Nil	Up to 12 Months	50.00%
		Up to 15 Months	37.50%
		Up to 18 Months	25.00%
		Exceeding 18 Months	Nil

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the **Insured Person** under the **Policy**.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

Renewal Incentives

- Cumulative Bonus: Cumulative bonus of 5% of the Sum Insured for every claim free year accumulating up to 50%. In the event of a claim, the cumulative bonus shall be reduced by 5% at the time of renewal.

Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for **Renewal**. However, the Company is not under obligation to give any notice for **Renewal**.
- ii. **Renewal** shall not be denied on the ground that the **Insured Person** had made a claim or claims in the preceding policy years.
- iii. Request for **Renewal** along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the **Policy** shall terminate and can be renewed within the **Grace Period** of 30 days to maintain continuity of benefits without **Break in Policy**. Coverage is not available during the **Grace Period**.
- v. No loading shall apply on renewals based on individual claims experience.

Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the Policy.

The **Insured Person** shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the Insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the **Insured Person** and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

Non-Disclosure or Misrepresentation

- i. If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person, is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:

- a) cancelled ab initio from the inception date or the Renewal date (as the case may be), or the Policy may be modified by Us at Our sole discretion, upon 15 day notice by sending an endorsement to Your address shown in the Schedule and
- b) the claim under such Policy if any, shall be prejudiced.

- ii. We may also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of Non-Disclosure/ Misrepresentation of Pre-existing diseases subject to your prior consent;

- a. Permanently exclude the disease/condition and continue with the Policy
- b. Incorporate additional waiting period of not exceeding 4 years for the said undisclosed disease or condition from the date the non-disclosed condition was detected and continue with the Policy.
- c. Levy underwriting loading from the first year of issuance of policy or renewal, whichever is later.

The above options will not prejudice the rights of the Company to invoke cancellation under clause i above.

Moratorium Period

After completion of eight continuous years under the policy, no look back to be applied. This period of eight years is called as Moratorium Period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, copayments, deductibles as per the policy contract.

Portability

The **Insured Person** will have the option to port the Policy to other insurers by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to **Portability**. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed **Insured Person** will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on Portability, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

Migration:

The **Insured Person** will have the option to migrate the Policy to other health insurance products/plans offered by the Company by applying for **Migration** of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on **Migration**. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the Company, the **Insured Person** will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on Migration.

For Detailed Guidelines on Migration, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

Grace Period

- i. A **Grace Period** of 30 days is available for Renewal of the Policy. Any Illness, disease or condition contracted during Grace Period will not be covered and will be treated as Pre-existing diseases.
- ii. Policies for which Premium is received after the **Grace Period** shall be considered as a fresh policy.

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Possibility of Revision of terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The **Insured Person** shall be notified three months before the changes are effected.

Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the **Insured Person** about the same 90 days prior to expiry of the policy.
- ii. **Insured Person** will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Cumulative Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

Nomination

The **Policyholder** is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the **Policyholder**. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the **Policyholder**, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the **Policyholder** whose discharge shall be treated as full and final discharge of its liability under the **Policy**.

Claim Settlement (Provision for Penal Interest)

- i. The **Company** shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the **Policyholder** from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the **Bank Rate**.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the **Company**, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the **Company** shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the **Policyholder** at a rate 2% above the **Bank Rate** from the date of receipt of last necessary document to the date of payment of claim.
- v. Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded. We will pay to the Insured Person, Medical Expenses over and above Deductible but not exceeding the Sum Insured for the Policy Period.
- vi. Cashless service: If any treatment, consultation or procedure for which a claim may be made is to be taken at a Network Hospital, then We will provide a cashless service by making payment to the extent of Our liability direct to the Network Hospital as long as We are given notice that the Insured Person wishes to take advantage of a cashless service accompanied by full particulars at least 48 hours before any planned treatment or Hospitalisation or within 24 hours after the treatment or Hospitalisation in the case of an Emergency.
- vii. This Policy only covers medical treatment taken within India, and payments under this Policy shall only be made in Indian Rupees within India.
- viii. In case of any other concurrent health insurance policy, the amount paid by the other insurer for emergency ambulance would be deducted from the amount claimed under Section 1 g) Emergency Ambulance of Health Suraksha – Top up Pro Policy, subject to the actual or Rs 2000 whichever is less.

Claim Procedure

All claims under this policy will be processed and settled by specified either the Third Party Administrator (TPA) licensed by IRDA or Us.

Intimation & Assistance – In case of any hospitalization or an event which might give rise to a claim, we request you to contact your designated TPA.

Details of your designated TPA will be available on our website and will be provided in your Health Suraksha – Top up Plus policy kit.

Procedure to avail Cashless facility -

- For any emergency Hospitalization, your designated TPA must be informed no later than 24 hours after hospitalization.
- For any planned hospitalization, kindly seek cashless authorization from your designated TPA atleast 48 hours prior to the hospitalization.
- TPA will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents.
- Please pay the non-medical and expenses not covered to the hospital prior to the discharge.
- In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours.

While availing Cashless facility

- Insured person is entitled for cashless facility only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website www.hdfcergo.com or the list provided along with Policy kit or call us on our Customer care number at: 022 6234 6234 / 0120 6234 6234.
- Rejection of cashless facility in no way indicates rejection of the claim.

Procedure for Reimbursement of Medical Expenses

- Our TPA must be informed no later than 15 days of completion of such treatment, consultation or procedure using the Claim Intimation Form.
- Please send the duly signed claim form and all the information/ documents mentioned therein to your designated TPA within 15 days of the occurrence of the Incident.
* Please refer to claim form for complete documentation.
- If there is any deficiency in the documents/information submitted by you, the TPA will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, your designated TPA will send the cheque for the admissible amount, along with a settlement statement within 15 days.
- The cheque will be sent in the name of the Proposer.

Important Points for Claims Procedure:

- Payment will only be made for items covered under your policy in excess of the deductible and upto the limits therein.
- In the case of a covered hospitalization, the costs of which were not initially estimated to exceed the deductible but were subsequently found likely to exceed the deductible, the intimation should be submitted along with a copy of intimation made to the other insurer/ reimbursement provider immediately but not later than 15 days on knowing that the deductible is likely to be exceeded.

Example 1-

1. Mr. Sudhir has policy (Policy Period 1-Jan-2010 to 31-Dec-2010) with Sum Insured of Rs. 1,000,000 and with a Deductible of Rs. 500,000.
2. In May 2010, he is hospitalised and a claim is filed for Rs. 400,000. Claim will not be passed in this scenario as his Deductible is Rs. 500,000.
3. In June 2010, he is hospitalised and a claim is filed for Rs. 600,000. In this scenario claim payment will be made for Rs. 100,000 [600,000-500,000].

Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

IRDA REGULATION NO 5 - This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Disclaimer This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Health Suraksha - Top Up Pro

Annexure I - List of Non-Medical Expenses

SI No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES

SI No	Item
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE TABLETS
54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, OR-THOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

Health Suraksha - Top Up Pro

Premium Rates
One Year Gross Premiums (excl. Tax)

1 Adult	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
0-17	3,295	2,215	1,675	1,140	915
18-35	4,525	3,040	2,300	1,560	1,255
36-45	5,445	3,655	2,770	1,880	1,510
46-50	9,770	6,560	4,965	3,370	2,710
51-55	10,260	6,890	5,215	3,540	2,845
56-60	12,345	8,360	6,365	4,225	3,395
61-65	17,830	12,070	9,190	6,100	4,905
66-70	24,035	16,270	12,390	8,225	6,610
>70	36,250	23,315	17,750	11,785	9,475

1 Adult + 1 Child	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	6,325	4,250	3,215	2,185	1,755
36-45	7,245	4,865	3,685	2,505	2,010
46-50	11,570	7,770	5,880	3,995	3,210
51-55	12,060	8,100	6,130	4,165	3,345
56-60	14,145	9,570	7,280	4,850	3,895
61-65	19,630	13,280	10,105	6,725	5,405
66-70	25,835	17,480	13,305	8,850	7,110
>70	38,050	24,525	18,665	12,410	9,975

2 Adult	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	6,790	4,555	3,450	2,340	1,880
36-45	8,165	5,485	4,155	2,820	2,265
46-50	13,675	9,185	6,955	4,720	3,790
51-55	14,365	9,645	7,300	4,955	3,980
56-60	17,280	11,700	8,910	5,915	4,755
61-65	24,965	16,900	12,870	8,545	6,865
66-70	33,650	22,775	17,345	11,515	9,255
>70	50,750	32,635	24,850	16,500	13,265

2A + 1 C	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	7,468	5,013	3,795	2,575	2,070
36-45	8,983	6,033	4,570	3,100	2,493
46-50	15,630	10,498	7,948	5,395	4,333
51-55	16,418	11,023	8,345	5,663	4,550
56-60	18,515	12,535	9,545	6,338	5,095
61-65	26,748	18,108	13,788	9,155	7,358
66-70	36,053	24,403	18,583	12,338	9,918
>70	54,378	34,968	26,625	17,680	14,213

2A + 2 C	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	8,145	5,470	4,140	2,810	2,260
36-45	9,800	6,580	4,985	3,380	2,720
46-50	17,585	11,810	8,940	6,070	4,875
51-55	18,470	12,400	9,390	6,370	5,120
56-60	19,750	13,370	10,180	6,760	5,435
61-65	28,530	19,315	14,705	9,765	7,850
66-70	38,455	26,030	19,820	13,160	10,580
>70	58,005	37,300	28,400	18,860	15,160

1 Adult	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
0-17	2,645	1,715	1,280	910	795
18-35	3,630	2,350	1,755	1,250	1,095
36-45	4,365	2,825	2,110	1,500	1,315
46-50	7,830	5,075	3,790	2,695	2,360
51-55	8,225	5,330	3,980	2,830	2,480
56-60	9,920	6,490	4,865	3,380	2,960
61-65	14,325	9,380	7,030	4,880	4,275
66-70	19,310	12,640	9,475	6,580	5,760
>70	29,125	18,110	13,575	9,425	8,255

1 Adult + 1 Child	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	5,075	3,285	2,455	1,750	1,530
36-45	5,810	3,760	2,810	2,000	1,750
46-50	9,275	6,010	4,490	3,195	2,795
51-55	9,670	6,265	4,680	3,330	2,915
56-60	11,365	7,425	5,565	3,880	3,395
61-65	15,770	10,315	7,730	5,380	4,710
66-70	20,755	13,575	10,175	7,080	6,195
>70	30,570	19,045	14,275	9,925	8,690

2 Adult	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	5,445	3,525	2,630	1,870	1,640
36-45	6,550	4,240	3,170	2,250	1,975
46-50	10,965	7,100	5,305	3,775	3,305
51-55	11,510	7,460	5,570	3,960	3,470
56-60	13,890	9,090	6,815	4,730	4,145
61-65	20,050	13,130	9,840	6,830	5,985
66-70	27,030	17,695	13,260	9,210	8,065
>70	40,770	25,355	19,005	13,195	11,560

Health Suraksha - Top Up Pro

2A + 1 C	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	5,988	3,875	2,895	2,058	1,805
36-45	7,203	4,665	3,485	2,478	2,173
46-50	12,530	8,115	6,063	4,313	3,778
51-55	13,158	8,525	6,365	4,528	3,965
56-60	14,880	9,740	7,300	5,068	4,440
61-65	23,852	14,068	10,543	7,320	6,413
66-70	30,657	18,960	14,208	9,868	8,643
>70	43,685	27,168	20,360	14,138	12,385

2A + 2 C	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	6,530	4,225	3,160	2,245	1,970
36-45	7,855	5,090	3,800	2,705	2,370
46-50	14,095	9,130	6,820	4,850	4,250
51-55	14,805	9,590	7,160	5,095	4,460
56-60	15,870	10,390	7,785	5,405	4,735
61-65	27,655	15,005	11,245	7,810	6,840
66-70	34,285	20,225	15,155	10,525	9,220
>70	46,600	28,980	21,715	15,080	13,210

1 Adult	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
0-17	1,650	1,075	720	460
18-35	2,270	1,475	1,110	750
36-45	2,730	1,775	1,335	905
46-50	4,675	3,185	2,390	1,530
51-55	6,610	3,795	3,005	1,925
56-60	7,670	4,405	3,490	2,230
61-65	12,545	7,205	5,700	3,650
66-70	17,255	9,905	7,840	5,020
>70	19,810	11,435	9,055	5,795

1 Adult + 1 Child	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	3,175	2,065	1,520	1,015
36-45	3,635	2,365	1,745	1,170
46-50	5,580	3,775	2,800	1,795
51-55	7,515	4,385	3,415	2,190
56-60	8,575	4,995	3,900	2,495
61-65	13,450	7,795	6,110	3,915
66-70	18,160	10,495	8,250	5,285
>70	20,715	12,025	9,465	6,060

2 Adult	SI-5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	3,935	2,305	1,805	1,285
36-45	4,735	3,140	2,170	1,540
46-50	7,825	5,225	4,025	2,865
51-55	10,000	5,905	4,630	3,290
56-60	11,740	6,970	5,480	3,805
61-65	17,735	10,955	8,635	5,995
66-70	24,710	14,975	11,810	8,205
>70	30,775	18,765	14,755	10,245

2A + 1 C	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	4,235	2,627	2,010	1,395
36-45	5,095	3,345	2,417	1,675
46-50	8,587	5,798	4,403	2,963
51-55	11,607	6,747	5,320	3,567
56-60	12,775	7,447	5,878	3,910
61-65	20,157	11,960	9,450	6,282
66-70	27,885	16,403	12,962	8,620
>70	33,215	19,675	15,527	10,337

2A + 2 C	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	4,535	2,950	2,215	1,505
36-45	5,455	3,550	2,665	1,810
46-50	9,350	6,370	4,780	3,060
51-55	13,215	7,590	6,010	3,845
56-60	13,810	7,925	6,275	4,015
61-65	22,580	12,965	10,265	6,570
66-70	31,060	17,830	14,115	9,035
>70	35,655	20,585	16,300	10,430

1 Adult	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
0-17	1,430	790	535
18-35	1,960	1,085	875
36-45	2,360	1,490	1,050
46-50	4,235	2,875	2,250
51-55	5,935	3,365	2,700
56-60	6,890	3,910	3,145
61-65	10,600	6,395	5,145
66-70	14,960	8,795	7,080
>70	17,150	10,355	8,335

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1Adult + 1 Child	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	2,740	1,515	1,185
36-45	3,140	1,920	1,360
46-50	5,015	3,305	2,560
51-55	6,715	3,795	3,010
56-60	7,670	4,340	3,455
61-65	11,380	6,825	5,455
66-70	15,740	9,225	7,390
>70	17,930	10,785	8,645

2 Adult	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	3,430	1,895	1,530
36-45	4,130	2,775	1,835
46-50	6,775	4,600	3,600
51-55	9,495	5,385	4,315
56-60	11,020	6,260	5,035
61-65	16,960	10,230	8,235
66-70	23,935	14,070	11,325
>70	27,445	16,565	13,335

2A + 1 C	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	3,920	2,165	1,748
36-45	4,720	3,103	2,098
46-50	7,623	5,175	4,050
51-55	10,683	6,058	4,855
56-60	11,710	6,650	5,348
61-65	18,020	10,870	8,748
66-70	25,433	14,950	12,033
>70	29,158	17,600	14,168

2A + 2 C	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	4,410	2,435	1,965
36-45	5,310	3,430	2,360
46-50	8,470	5,750	4,500
51-55	11,870	6,730	5,395
56-60	12,400	7,040	5,660
61-65	19,080	11,510	9,260
66-70	26,930	15,830	12,740
>70	30,870	18,635	15,000

1 Adult	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
0-17	1,235	710
18-35	1,595	1,055
36-45	2,170	1,350
46-50	3,615	2,400
51-55	5,430	3,100
56-60	6,305	3,600
61-65	10,310	5,890
66-70	14,185	8,100
>70	16,745	9,555

1 Adult + 1 Child	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	2,260	1,455
36-45	2,835	1,750
46-50	4,280	2,800
51-55	6,095	3,500
56-60	6,970	4,000
61-65	10,975	6,290
66-70	14,850	8,500
>70	17,410	9,955

2 Adult	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	2,790	1,850
36-45	3,795	2,360
46-50	5,780	3,840
51-55	8,690	4,960
56-60	10,090	5,760
61-65	16,500	9,420
66-70	22,700	12,960
>70	26,790	15,290

2A + 1 C	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	3,188	2,113
36-45	4,338	2,698
46-50	6,503	4,318
51-55	9,778	5,580
56-60	10,720	6,120
61-65	17,530	10,010
66-70	24,118	13,770
>70	28,465	16,245

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2A + 2 C	SI - 3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	3,585	2,375
36-45	4,880	3,035
46-50	7,225	4,795
51-55	10,865	6,200
56-60	11,350	6,480
61-65	18,560	10,600
66-70	25,535	14,580
>70	30,140	17,200

1 Adult	SI - 2 lac	
	Deductible	
Age Band 1 Lac		
0-17	880	
18-35	1,150	
36-45	1,285	
46-50	2,225	
51-55	3,195	
56-60	3,710	
61-65	6,055	
66-70	8,335	
>70	10,935	

1 Adult + 1 Child	SI - 2 lac	
	Deductible	
Age Band	1 Lac	
18-35	1,625	
36-45	1,760	
46-50	2,700	
51-55	3,670	
56-60	4,185	
61-65	6,530	
66-70	8,810	
>70	11,410	

2 Adult	SI - 2 lac	
	Deductible	
Age Band	1 Lac	
18-35	2,005	
36-45	2,255	
46-50	3,555	
51-55	5,110	
56-60	5,930	
61-65	9,695	
66-70	13,335	
>70	17,495	

2A + 1 C	SI - 2 lac	
	Deductible	
Age Band	1 Lac	
18-35	2,295	
36-45	2,578	
46-50	4,000	
51-55	5,750	
56-60	6,303	
61-65	10,300	
66-70	14,170	
>70	18,590	

2A + 2 C	SI - 2 lac	
	Deductible	
Age Band	1 Lac	
18-35	2,585	
36-45	2,900	
46-50	4,445	
51-55	6,390	
56-60	6,675	
61-65	10,905	
66-70	15,005	
>70	19,685	

Two Year Gross Premiums (excl. Tax)

1 Adult	SI - 10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
0-17	5,931	3,987	3,015	2,052	1,647
18-35	8,145	5,472	4,140	2,808	2,259
36-45	9,801	6,579	4,986	3,384	2,718
46-50	18,563	12,464	9,434	6,403	5,149
51-55	19,494	13,091	9,909	6,726	5,406
56-60	24,073	16,302	12,412	8,239	6,620
61-65	34,769	23,537	17,921	11,895	9,565
66-70	46,868	31,727	24,161	16,039	12,890
>70	70,688	45,464	34,613	22,981	18,476

1 Adult + 1 Child	SI - 10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	11,385	7,650	5,790	3,930	3,160
36-45	13,045	8,760	6,635	4,505	3,620
46-50	21,805	14,645	11,080	7,525	6,050
51-55	22,735	15,270	11,555	7,845	6,305
56-60	27,315	18,480	14,060	9,360	7,520
61-65	38,010	25,715	19,570	13,015	10,465
66-70	50,110	33,905	25,810	17,160	13,790
>70	73,930	47,645	36,260	24,100	19,375

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2Adult	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	12,222	8,199	6,210	4,212	3,384
36-45	14,697	9,873	7,479	5,076	4,077
46-50	24,615	17,452	13,215	8,968	7,201
51-55	25,857	18,326	13,870	9,415	7,562
56-60	31,104	22,815	17,375	11,534	9,272
61-65	44,937	32,955	25,097	16,663	13,387
66-70	60,570	44,411	33,823	22,454	18,047
71-75	91,350	63,638	48,458	32,175	25,867

2A + 1 C	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	13,442	9,023	6,831	4,635	3,726
36-45	16,169	10,859	8,226	5,580	4,487
46-50	28,134	19,946	15,101	10,251	8,232
51-55	29,552	20,943	15,856	10,759	8,645
56-60	33,327	24,444	18,613	12,358	9,935
61-65	48,146	35,310	26,886	17,853	14,348
66-70	64,895	47,585	36,236	24,058	19,339
71-75	97,880	68,187	51,919	34,476	27,715

2A + 2 C	SI -10 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	14,661	9,846	7,452	5,058	4,068
36-45	17,640	11,844	8,973	6,084	4,896
46-50	31,653	22,439	16,986	11,533	9,263
51-55	33,246	23,560	17,841	12,103	9,728
56-60	35,550	26,072	19,851	13,182	10,598
61-65	51,354	37,664	28,675	19,042	15,308
66-70	69,219	50,759	38,649	25,662	20,631
71-75	1,04,409	72,735	55,380	36,777	29,562

1 Adult	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
0-17	4,761	3,087	2,304	1,638	1,431
18-35	6,534	4,230	3,159	2,250	1,971
36-45	7,857	5,085	3,798	2,700	2,367
46-50	14,877	9,643	7,201	5,121	4,484
51-55	15,628	10,127	7,562	5,377	4,712
56-60	19,344	12,656	9,487	6,591	5,772
61-65	27,934	18,291	13,709	9,516	8,336
66-70	37,655	24,648	18,476	12,831	11,232
>70	56,794	35,315	26,471	18,379	16,097

1 Adult + 1 Child	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	9,135	5,915	4,420	3,145	2,755
36-45	10,460	6,770	5,055	3,595	3,150
46-50	17,480	11,330	8,460	6,015	5,265
51-55	18,230	11,815	8,820	6,275	5,495
56-60	21,945	14,340	10,745	7,485	6,555
61-65	30,535	19,975	14,970	10,410	9,120
66-70	40,255	26,335	19,735	13,725	12,015
>70	59,395	37,000	27,730	19,275	16,880

2 Adult	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	9,801	6,345	4,734	3,366	2,952
36-45	11,790	7,632	5,706	4,050	3,555
46-50	19,737	13,490	10,080	7,173	6,280
51-55	20,718	14,174	10,583	7,524	6,593
56-60	25,002	17,226	13,289	9,224	8,083
61-65	36,090	25,604	19,188	13,319	11,671
66-70	48,654	34,505	25,857	17,960	15,727
71-75	73,386	49,442	37,060	25,730	22,542

2A + 1 C	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	10,778	6,975	5,211	3,704	3,249
36-45	12,965	8,397	6,273	4,460	3,911
46-50	22,554	15,419	11,519	8,194	7,178
51-55	23,684	16,198	12,094	8,603	7,534
56-60	26,784	18,994	14,235	9,882	8,658
61-65	42,934	27,432	20,558	14,275	12,505
66-70	55,183	36,972	27,705	19,242	16,853
71-75	78,633	52,977	39,702	27,568	24,151

2A + 2 C	SI -7.5 lac				
	Deductible				
Age Band	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
18-35	11,754	7,605	5,688	4,041	3,546
36-45	14,139	9,162	6,840	4,869	4,266
46-50	25,371	17,347	12,958	9,215	8,075
51-55	26,649	18,221	13,604	9,681	8,474
56-60	28,566	20,261	15,181	10,540	9,233
61-65	49,779	29,260	21,928	15,230	13,338
66-70	61,712	39,439	29,552	20,524	17,979
71-75	83,880	56,511	42,344	29,406	25,760

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1 Adult	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
0-17	2,970	1,935	1,296	828
18-35	4,086	2,655	1,998	1,350
36-45	4,914	3,195	2,403	1,629
46-50	8,883	6,052	4,541	2,907
51-55	12,559	7,211	5,710	3,658
56-60	14,957	8,590	6,806	4,349
61-65	24,463	14,050	11,115	7,118
66-70	33,647	19,315	15,288	9,789
>70	38,630	22,298	17,657	11,300

1 Adult + 1 Child	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	5,710	3,715	2,735	1,830
36-45	6,540	4,255	3,140	2,110
46-50	10,510	7,110	5,275	3,385
51-55	14,185	8,270	6,445	4,135
56-60	16,580	9,650	7,540	4,830
61-65	26,090	15,110	11,850	7,595
66-70	35,270	20,375	16,025	10,270
>70	40,255	23,355	18,395	11,780

2 Adult	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	7,083	4,148	3,249	2,314
36-45	8,523	5,652	3,906	2,772
46-50	14,084	9,928	7,648	5,445
51-55	18,000	11,219	8,797	6,250
56-60	21,131	13,591	10,686	7,421
61-65	31,922	21,363	16,839	11,690
66-70	44,478	29,202	23,029	16,000
71-75	55,395	36,591	28,771	19,977

2A + 1 C	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	7,623	4,729	3,618	2,511
36-45	9,171	6,021	4,351	3,015
46-50	15,457	11,015	8,365	5,629
51-55	20,893	12,820	10,108	6,778
56-60	22,995	14,522	11,461	7,625
61-65	36,283	23,322	18,428	12,251
66-70	50,193	31,985	25,277	16,809
71-75	59,787	38,366	30,278	20,158

2A + 2 C	SI -5 lac			
	Deductible			
Age Band	1 Lac	2 Lac	3 Lac	4 Lac
18-35	8,163	5,310	3,987	2,709
36-45	9,819	6,390	4,797	3,258
46-50	16,830	12,103	9,082	5,814
51-55	23,787	14,421	11,419	7,306
56-60	24,858	15,454	12,236	7,829
61-65	40,644	25,282	20,017	12,812
66-70	55,908	34,769	27,524	17,618
71-75	64,179	40,141	31,785	20,339

1 Adult	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
0-17	2,574	1,422	963
18-35	3,528	1,953	1,575
36-45	4,248	2,683	1,890
46-50	8,047	5,463	4,275
51-55	11,277	6,394	5,130
56-60	13,436	7,625	6,133
61-65	20,670	12,470	10,033
66-70	29,172	17,150	13,806
>70	33,443	20,192	16,253

1 Adult + 1 Child	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	4,935	2,730	2,135
36-45	5,655	3,460	2,450
46-50	9,455	6,240	4,835
51-55	12,685	7,170	5,690
56-60	14,840	8,400	6,690
61-65	22,075	13,245	10,590
66-70	30,580	17,925	14,365
>70	34,850	20,970	16,810

2 Adult	I-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	6,174	3,411	2,754
36-45	7,434	4,995	3,303
46-50	12,195	8,740	6,840
51-55	17,091	10,232	8,199
56-60	19,836	12,207	9,818
61-65	30,528	19,949	16,058
66-70	43,083	27,437	22,084
71-75	49,401	32,302	26,003

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2A + 1 C	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	7,056	3,897	3,146
36-45	8,496	5,585	3,776
46-50	13,721	9,833	7,695
51-55	19,229	11,510	9,225
56-60	21,078	12,968	10,428
61-65	32,436	21,197	17,058
66-70	45,779	29,153	23,464
71-75	52,484	34,320	27,627

2A + 2 C	SI-4 lac		
	Deductible		
Age Band	1 Lac	2 Lac	3 Lac
18-35	7,938	4,383	3,537
36-45	9,558	6,174	4,248
46-50	15,246	10,925	8,550
51-55	21,366	12,787	10,251
56-60	22,320	13,728	11,037
61-65	34,344	22,445	18,057
66-70	48,474	30,869	24,843
71-75	55,566	36,338	29,250

1 Adult	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
0-17	2,223	1,278
18-35	2,871	1,899
36-45	3,906	2,430
46-50	6,869	4,560
51-55	10,317	5,890
56-60	12,295	7,020
61-65	20,105	11,486
66-70	27,661	15,795
>70	32,653	18,632

1 Adult + 1 Child	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	4,065	2,615
36-45	5,100	3,145
46-50	8,060	5,275
51-55	11,510	6,605
56-60	13,490	7,735
61-65	21,300	12,205
66-70	28,855	16,510
>70	33,845	19,350

2 Adult	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	5,022	3,330
36-45	6,831	4,248
46-50	10,404	7,296
51-55	15,642	9,424
56-60	18,162	11,232
61-65	29,700	18,369
66-70	40,860	25,272
71-75	48,222	29,816

2A + 1 C	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	5,738	3,803
36-45	7,808	4,856
46-50	11,705	8,204
51-55	17,600	10,602
56-60	19,296	11,934
61-65	31,554	19,520
66-70	43,412	26,852
71-75	51,237	31,678

2A + 2 C	SI-3 lac	
	Deductible	
Age Band	1 Lac	2 Lac
18-35	6,453	4,275
36-45	8,784	5,463
46-50	13,005	9,111
51-55	19,557	11,780
56-60	20,430	12,636
61-65	33,408	20,670
66-70	45,963	28,431
71-75	54,252	33,540

1 Adult	SI-2 lac
	Deductible
Age Band	1 Lac
0-17	1,584
18-35	2,070
36-45	2,313
46-50	4,228
51-55	6,071
56-60	7,235
61-65	11,807
66-70	16,253
>70	21,323

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1 Adult + 1 Child	SI -2 lac
	Deductible
Age Band	1 Lac
18-35	2,925
36-45	3,165
46-50	5,080
51-55	6,925
56-60	8,090
61-65	12,660
66-70	17,105
>70	22,175

2 Adult	SI -2 lac
	Deductible
Age Band	1 Lac
18-35	3,609
36-45	4,059
46-50	6,399
51-55	9,198
56-60	10,674
61-65	17,451
66-70	24,003
71-75	31,491

2A + 1 C	SI -2 lac
	Deductible
Age Band	1 Lac
18-35	4,131
36-45	4,640
46-50	7,200
51-55	10,350
56-60	11,345
61-65	18,540
66-70	25,506
71-75	33,462

2A + 2 C	SI -2 lac
	Deductible
Age Band	1 Lac
18-35	4,653
36-45	5,220
46-50	8,001
51-55	11,502
56-60	12,015
61-65	19,629
66-70	27,009
71-75	35,433

Health Suraksha - Top Up Pro

Premium / Benefit Illustration

- Product Name – Health Suraksha Top up Pro
- Sum Insured- 10 Lakhs Sum Insured in Excess of 5 Lakhs Deductible
- Tenure - 1 Year

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
7	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L	2,720	NA	2,720	10L in Excess of 5L
10	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L		NA		
35	1,255	10L in Excess of 5L	1,255	126	1,130	10L in Excess of 5L		NA		
40	1,510	10L in Excess of 5L	1,510	151	1,359	10L in Excess of 5L		NA		
	4,595				4,136				2,720	
	Total premium for all members of the family is Rs. 4,595 when each member is covered separately		Total premium for all members of the family is Rs. 4,136 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs 2,720			
	Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible		Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible				Sum Insured of Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured Per Day (Rs.)
10	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L	4,875	NA	4,875	10L in Excess of 5L
15	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L		NA		
45	1,510	10L in Excess of 5L	1,510	151	1,359	10L in Excess of 5L		NA		
48	2,710	10L in Excess of 5L	2,710	271	2,439	10L in Excess of 5L		NA		
	6,050				5,445				4,875	
	Total premium for all members of the family is Rs. 6050 when each member is covered separately.		Total premium for all members of the family is Rs.5445 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.4875			
	Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible		Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible				Sum Insured of Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible is available for the entire family.			

Health Suraksha - Top Up Pro

Premium as mentioned above are exclusive of taxes.

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Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L	2,493	NA	2,493	10L in Excess of 5L
35	1,255	10L in Excess of 5L	1,255	126	1,130	10L in Excess of 5L		NA		
40	1,510	10L in Excess of 5L	1,510	151	1,359	10L in Excess of 5L		NA		
	3,680				3,312				2,493	
	Total premium for all members of the family is Rs. 3680 when each member is covered separately.		Total premium for all members of the family is Rs. 3312 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.2493			
	Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible		Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible				Sum Insured of Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

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Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured in Lakhs (Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
15	915	10L in Excess of 5L	915	92	824	10L in Excess of 5L	4,333	NA	4,333	10L in Excess of 5L
45	1,510	10L in Excess of 5L	1,510	151	1,359	10L in Excess of 5L		NA		
48	2,710	10L in Excess of 5L	2,710	271	2,439	10L in Excess of 5L		NA		
	5,135				4,622				4,333	
	Total premium for all members of the family is Rs.5135 when each member is covered separately.		Total premium for all members of the family is Rs. 4622 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 4333			
	Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible		Sum Insured available for each individual is Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible				Sum Insured of Rs. 10 Lakhs SI in Excess of Rs. 5 Lakhs Deductible is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.