

Unlimited Restore (Add on)

Unlimited Restore (Add on) is an Add-on which can be endorsed along with the Base Plan only and cannot be bought in isolation or as a separate product. This Add-on shall be available only for claims made within India during the Policy Period. The Add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

Section A. Benefit:

Unlimited Restore (Add on)

This Add-on cover will be providing instant addition of 100% Basic Sum Insured on complete or partial utilization of Your Sum Insured rebound or Restore benefit (as applicable) during the Policy Year. This Add-on will trigger unlimited times and is available for all subsequent claims in a Policy Year.

Conditions:

- i. The Sum Insured will be restored under this Add-on for the subsequent claim in the Policy Year.
- ii. A single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Plus Benefit / Multiplier Benefit / Cumulative Bonus / Extended Cumulative Bonus (if applicable).

In case of a Family Floater Policy, Unlimited Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy.

Section B. Definition, Exclusions and Terms & Conditions:

- All waiting periods, definitions, permanent exclusions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this Add-on as well.
- Please Note: Any claim under this Add-on endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Plan.
- Premium for Unlimited Restore (Add-on) is as per the following table:

Base Sum Insured	Loading Percentage
Sum Insured < INR 3,00,000	15.0%
INR 3,00,000 <= Sum Insured < INR 5,00,000	5%
Sum Insured >= INR 5,00,000	0.5%

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

IRDAI Regulation no 5 - This Policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation

HDFC ERGO General Insurance Company Limited

Premium Chart

Unlimited Restore (Add On)

Base Sum Insured	Loading Percentage
Sum Insured < INR 3,00,000	15.00%
INR 3,00,000 <= Sum Insured < INR 5,00,000	5.00%
Sum Insured >= INR 5,00,000	0.50%
Note: This loading % will be applied on the Effective Gross Premium of the base product	

Illustration 1:

Base Product	Health Wallet
Family Composition	Individual
Age	45
Sum Insured	300,000
Tier	1 - NCR/MMR
Policy Term	1 Year
Gross Premium for Health Wallet (A)	11,262
Unlimited Restore Add On Opted?	Yes
Loading % for Unlimited Restore (B)	5.00%
Premium for Unlimited Restore Benefit (C = A*B)	563
Gross Premium for Health Wallet Incl. Add On (D = A+C)	11,825

Illustration 2:

Base Product	my:Optima Secure - Optima Secure Plan
Family Composition	2A 2C
Sum Insured Type	Floater
Sum Insured	500,000
Tier	1
Policy Term	1 Year
Unlimited Restore Benefit Opted?	Yes

Member	Age	Illustrative Floater Gross Premium (Excl. GST) (A)	Premium Loading for Unlimited Restore Add-On (B)	Illustrative Floater Premium (C = A*(1+B))
Self	42	12,800	0.50%	12,864
Spouse	39	5,558	0.50%	5,586
Child 1	10	3,600	0.50%	3,618
Child 2	8	3,465	0.50%	3,482
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points				25,550

Illustration 3:

Base Product	my:health Suraksha Silver Plan (with Sum Insured Rebound)
Family Composition	2A 2C
Sum Insured Type	Floater
Sum Insured	200,000
Tier	1
Policy Term	1 Year
Unlimited Restore Benefit Opted?	Yes

Member	Age	Illustrative Floater Gross Premium (Excl. GST) (A)	Premium Loading for Unlimited Restore Add-On (B)	Illustrative Floater Premium (C = A*(1+B))
Self	45	9,915	15.00%	11,402
Spouse	32	3,970	15.00%	4,566
Child 1	11	2,941	15.00%	3,382
Child 2	6	2,941	15.00%	3,382
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points				22,732