

## TERMS & CONDITIONS

- Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please refer to the policy wordings.
- Liability of the Company does not commence until the Company has accepted the proposal and the full premium has been paid.
- The proposer has the option to choose his policy with or without coinsurance. Under the coinsurance option, we will coinsure the risk with Apollo Munich Health Insurance Company Limited, a registered and prominent stand-alone health insurance company which has expertise in underwriting and selling health insurance products. Furthermore, Apollo Munich is a joint venture between Asia's largest integrated healthcare provider, The Apollo Hospitals Group, and Germany based Munich Re's newest business segment, Munich Health.
- Anti-Rebating Warning : As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy 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 the 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 published prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Five Hundred (500) Rupees.

**CRITICAL  
ILLNESS**

**HDFC  
ERGO**

GENERAL INSURANCE

Your companion  
in critical times.

### HDFC ERGO General Insurance Company Limited

6th Floor, Leela Business Park, Andheri-Kurla Road  
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**HDFC  
ERGO**

GENERAL INSURANCE

Har pal aapke saath

For more details on risk factors, please read the terms & conditions before concluding a sale.  
Insurance is the subject matter of the solicitation. IRDA Reg No. 125. Form No./UIDNo.614

SILVER



A recent survey states that 1 in 3 persons will develop some life threatening Cancer...1 in 4 persons will develop heart disease before they retire...and 1 in 20 persons risk the chance of having stroke before the age of seventy!\*

The results truly emphasize the need to have adequate coverage against such contingencies. With medical costs spiraling out of control for ailments like Stroke, Hypertension, Cardiac Arrests etc, it has become imperative to plan for such eventualities.

HDFC ERGO has designed a plan to take away most of your worries. The policy pays a lump sum benefit (upto the Sum Insured opted) on the very first diagnosis and a minimum survival period. At an affordable premium, it's a must buy!

\*(A source : Money Digest 2003)

## PRODUCT HIGHLIGHTS

- Provides a lump sum benefit which can pay for:
  - a. Costs for the care and treatment
  - b. Recuperation aids
  - c. Debts pay off
  - d. Fund for a change in lifestyle
- Tax Benefit under section 80D\*
- Option of a one year or two year policy coverage period

(\* Subject to the change in Tax Laws)

## WHAT IS COVERED

Pays a lump sum, upto the Sum Insured on first diagnosis of any one of the following Critical Illnesses, after a 30 Day survival period from the date of the first diagnosis.

S.No.	CRITICAL ILLNESS COVERED	SILVER
1.	Heart Attack (Myocardial Infarction)	✓
2.	Coronary Artery Bypass Surgery	✓
3.	Stroke	✓
4.	Cancer	✓
5.	Kidney Failure	✓
6.	Major Organ Transplantation	✓
7.	Multiple Sclerosis	✓
8.	Paralysis	✓

- Covers persons in the age group 5 years onwards upto 45 years (Children would be covered only if both the parents are also covered) on an individual basis.
- Pre-Policy Check may be required depending on the age and sum insured at the company specified centre at your own cost.

## WHAT IS NOT COVERED

- A waiting period of 90 days (unless the Insured has been insured under this policy continuously and without any break in the previous policy year.)
- War or any act of war, invasion, act of foreign enemy, war like operations (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 weapons/materials, chemical and biological weapons, radiation of any kind.

- Committing or attempting to commit a criminal or unlawful act, or intentional self-injury or attempted suicide while being sane or insane.
- Participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, Tuberculosis.
- Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital internal and external diseases, defects or anomalies.
- Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule.

For a complete list of exclusions, kindly refer to our policy wordings.

## PREMIUM DETAILS

### CRITICAL ILLNESS - PREMIUM TABLE- SILVER PLAN (Annual Premium)

Sum Insured	5-17 Yrs	18-25 Yrs	26-30 Yrs	31-35 Yrs	36-40 Yrs	41-45Yrs
2,50,000	248	552	689	827	1379	2068
5,00,000	496	1103	1379	1655	2758	4136
7,50,000	745	1655	2068	2482	4136	6204
10,00,000	993	2206	2758	3309	5515	8273

Figures in Rupees. Premiums include Service Tax and Education Cess

### CRITICAL ILLNESS - PREMIUM TABLE- SILVER PLAN (2 year Premium)

Sum Insured	5-17 Yrs	18-25 Yrs	26-30 Yrs	31-35 Yrs	36-40 Yrs	41-45Yrs
2,50,000	491	1092	1365	1638	2730	4095
5,00,000	983	2184	2730	3276	5460	8190
7,50,000	1474	3276	4095	4914	8190	12285
10,00,000	1966	4368	5460	6552	10920	16380

Figures in Rupees. Premiums include Service Tax and Education Cess

## CLAIMS PROCESS

In case of an Insured event giving rise to a claim under the Policy, the insured should immediately intimate the company on the below mentioned contact numbers.

Toll-free No.: 1800 2 700 700

All Conversations may be recorded by the Company and shall form a part of the records and be considered by the Company in evaluating a claim made under the policy.

On receipt of the intimation to the company and receipt of final documents the claims will be considered by the Company.