


Ensuring happiness for your family

with Health Suraksha
Top Up Plus Plan



HDFC ERGO Health Suraksha Top-Up Plus plan is designed to help you deal with different kinds of medical emergencies over a period of time. This plan is crafted to provide additional coverage in the event of prolonged illness or a major accident, thus keeping you protected under all circumstances. Under this plan risk initiates when the exhaustion of deductible[#] happens as multiple claims consuming the deductible amount in multiple hospitalizations/ conditions/ claims etc.

Eligibility

- ❖ Policy covers persons in the age group of 5 - 65 years
- ❖ 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 / family floater basis
- ❖ 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

Product highlights



Supplementary coverage



No sub-limits on any disease, room rent, hospital charges and doctor fees



No medical tests upto the age of 55 years**



Tax benefit under section 80D (subject to change in tax laws)



Avail a family discount of 10%, if 3 or more members of a family are covered under the same policy on individual sum insured basis



Offers 1 year and 2 years policy coverage period

***If pre-policy check up would be conducted in our empanelled diagnostic centre, 50% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance*



What is covered



Claims under this policy shall be payable only if the aggregate of covered medical expenses in respect to hospitalisations) of insured person exceeds the deductible applicable on per policy year basis.



In-patient treatment: Covers medical expenses for hospitalisation 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), etc.



Pre-hospitalisation: The pre-hospitalisation Medical expenses incurred due to an illness in 60 days immediately before the insured person was hospitalised



Post-hospitalisation: The post-hospitalisation medical expenses incurred in 90 days immediately after the insured person was discharged post hospitalisation



Day care procedures: The medical expenses for day care procedures which do not require 24 hours hospitalisation 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 ₹2,000 per hospital for utilizing ambulance service for transporting insured person to hospital

What is not covered



- ❖ The company will not be liable for any payment unless the medical expenses exceed the deductible[#]
- ❖ The company will not be liable for any treatment which begins during waiting periods except if any insured person suffers an accident

Waiting periods applicable	
Initial waiting period	30 days
Specified disease/procedure	24 months
Pre-existing diseases	48 months

- ❖ War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear, chemical or biological attack or weapons, radiation of any kind.
- ❖ Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof
- ❖ Any insured person's participation or involvement in naval, military or air force operation
- ❖ Any insured person committing or attempting to commit intentional self-injury or attempted suicide or suicide
- ❖ Congenital external diseases, defects or anomalies
- ❖ Treatment taken on outpatient basis

For in depth detail on benefits, waiting periods and exclusions kindly refer to prospectus and policy wordings documents before concluding sale.

[#]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.



Claim process



- In case of hospitalisation, intimation should be provided to the company/ TPA immediately and not later than 7 days
- In all other cases, the company/ TPA must be informed of any event or occurrence that may give rise to a claim under this Policy at least 7 days
- Prior to any consequent treatment, consultation or procedure being taken and the company/ TPA should pre-authorise such treatment, consultation or procedure
- Any documentation and information requested to establish the circumstances of the claim, its quantum or the company's liability for the claim, should be submitted within 10 days of our request or discharge from hospital or completion of treatment, whichever is earlier

Terms and 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 full premium has been paid

Free look



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 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 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 where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.



Illustration



Top Up Plus Plan of sum insured ₹5 lakhs and deductible ₹2 lakhs. Furthermore, the customer has an existing primary policy of ₹2 lakhs

At Inception SI 5L & SI 2L	Approved Claim Amount	Deductible Exhaustion	Balance Deductible	Available SI in Top Up Policy	Benefit in Existing Plan	Benefit in Top Up Plan
Claim 1	70,000	70,000	130,000	500,000	70,000	0
Claim 2	50,000	50,000	80,000	500,000	50,000	0
Claim 3	80,000	80,000	0	500,000	80,000	0
Claim 4	150,000	0	0	350,000	0	150,000

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 ₹10 Lakhs.

1 year (all premiums are excluding GST)

Sum insured - ₹10 Lakhs

Family Type	1 A			
Age Band	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs	₹5 Lakhs
0-17	4,635	4,320	3,985	3,725
18-35	6,410	5,955	5,460	5,135
36-45	7,570	7,140	6,575	6,190
46-50	13,645	12,810	11,795	11,110
51-55	14,330	13,455	12,390	11,660
56-60	15,325	14,635	13,735	12,310
61-65	22,130	20,220	16,780	13,485
66-70	29,825	27,255	22,620	18,185
>70	42,740	39,050	32,410	26,055

Family Type	1A + 1C			
Age Band	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs	₹5 Lakhs
0-17				
18-35	8,950	8,320	7,635	7,175
36-45	10,110	9,505	8,750	8,230
46-50	16,185	15,175	3,970	13,150
51-55	16,870	15,820	14,565	13,700
56-60	17,865	17,000	15,910	14,350
61-65	24,670	22,585	18,955	15,525
66-70	32,365	29,620	24,795	20,225
>70	45,280	41,415	34,585	28,095

Family Type	2 A			
Age Band	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs	₹5 Lakhs
0-17				
18-35	9,615	8,930	8,190	7,705
36-45	11,350	10,710	9,860	9,285
46-50	21,835	20,495	18,870	17,780
51-55	22,930	21,530	19,825	18,655
56-60	24,515	23,415	21,975	19,695
61-65	35,410	32,350	26,850	21,580
66-70	47,720	43,605	36,195	29,095
>70	68,385	62,480	51,860	41,685

Family Type	2A + 1C			
Age Band	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs	₹5 Lakhs
0-17				
18-35	12,155	11,295	10,365	9,745
36-45	13,890	13,075	12,035	11,325
46-50	24,375	22,860	21,045	19,820
51-55	25,470	23,895	22,000	20,695
56-60	27,055	25,780	24,150	21,735
61-65	37,950	34,715	29,025	23,620
66-70	50,260	45,970	38,370	31,135
>70	70,925	64,845	54,035	43,725

Family Type	2A + 2C			
Age Band	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs	₹5 Lakhs
0-17				
18-35	14,425	13,400	12,285	11,555
36-45	17,030	16,065	14,790	13,930
46-50	27,295	25,620	23,590	22,220
51-55	28,660	26,910	24,780	23,320
56-60	30,895	29,280	26,135	23,700
61-65	39,840	36,390	30,205	24,275
66-70	53,690	49,055	40,720	32,730
>70	76,935	70,290	58,340	46,895



Sum insured - ₹7.5 Lakhs

Family Type	1 A		
	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs
0-17	3,335	3,195	2,505
18-35	4,535	4,390	3,915
36-45	5,455	5,245	4,695
46-50	9,790	9,475	8,425
51-55	10,280	9,950	8,845
56-60	11,900	10,705	9,290
61-65	15,945	14,335	12,445
66-70	21,485	19,325	16,775
>70	30,790	27,690	24,035

Family Type	1A + 1C		
	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs
0-17			
18-35	6,355	6,135	5,345
36-45	7,275	6,990	6,125
46-50	11,610	11,220	9,855
51-55	12,100	11,695	10,275
56-60	13,720	12,450	10,720
61-65	17,765	16,080	13,875
66-70	23,305	21,070	18,205
>70	32,610	29,435	25,465

Family Type	2 A		
	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs
0-17			
18-35	6,805	6,580	5,875
36-45	8,185	7,865	7,040
46-50	15,665	15,160	13,480
51-55	16,450	15,915	14,150
56-60	19,045	17,125	14,865
61-65	25,510	22,940	19,910
66-70	34,380	30,920	26,840
>70	49,260	44,300	38,460

Family Type	2A + 1C		
	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs
0-17			
18-35	8,625	8,325	7,305
36-45	10,005	9,610	8,470
46-50	17,485	16,905	14,910
51-55	18,270	17,660	15,580
56-60	20,865	18,870	16,295
61-65	27,330	24,685	21,340
66-70	36,200	32,665	28,270
>70	51,080	46,045	39,890

Family Type	2A + 2C		
	₹2 Lakhs	₹3 Lakhs	₹4 Lakhs
0-17			
18-35	10,205	9,870	8,810
36-45	12,275	11,795	10,560
46-50	19,580	18,950	16,850
51-55	20,560	19,895	17,690
56-60	23,815	22,260	19,575
61-65	28,695	25,805	22,400
66-70	38,675	34,785	30,195
>70	55,420	49,840	43,265



Sum insured - ₹5 Lakhs

Family Type	1 A	
	₹2 Lakhs	₹3 Lakhs
0-17	1,970	1,790
18-35	2,705	2,460
36-45	3,255	2,915
46-50	5,845	5,300
51-55	6,510	6,010
56-60	7,530	6,975
61-65	12,005	11,405
66-70	16,510	15,685
>70	19,060	18,110

Family Type	1A + 1C	
	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	3,780	3,440
36-45	4,330	3,895
46-50	6,920	6,280
51-55	7,585	6,990
56-60	8,605	7,955
61-65	13,080	12,385
66-70	17,585	16,665
>70	20,135	19,090

Family Type	2 A	
	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	4,060	3,690
36-45	4,885	4,375
46-50	8,770	7,950
51-55	9,765	9,015
56-60	11,295	10,465
61-65	18,005	17,105
66-70	24,765	23,525
>70	28,590	27,165

Family Type	2A + 1C	
	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	5,135	4,670
36-45	5,960	5,355
46-50	9,845	8,930
51-55	10,840	9,995
56-60	12,370	11,445
61-65	19,080	18,085
66-70	25,840	24,505
>70	29,665	28,145

Family Type	2A + 2C	
	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	6,090	5,535
36-45	7,325	6,565
46-50	11,690	10,600
51-55	13,020	12,020
56-60	13,555	12,555
61-65	21,610	20,530
66-70	29,720	28,230
>70	34,310	32,600



Sum insured - ₹4 Lakhs

Family Type	1 A	
Age Band	₹2 Lakhs	₹3 Lakhs
0-17	1,530	1,315
18-35	2,100	1,805
36-45	2,525	2,170
46-50	4,795	4,530
51-55	5,610	5,395
56-60	6,520	6,290
61-65	10,655	10,290
66-70	14,655	14,155
>70	17,255	16,665

Family Type	1A + 1C	
Age Band	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	2,935	2,525
36-45	3,360	2,890
46-50	5,630	5,250
51-55	6,445	6,115
56-60	7,355	7,010
61-65	11,490	11,010
66-70	15,490	14,875
>70	18,090	17,385

Family Type	2 A	
Age Band	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	3,145	2,705
36-45	4,420	3,795
46-50	7,670	7,250
51-55	8,975	8,630
56-60	10,430	10,065
61-65	17,050	16,465
66-70	23,450	22,650
>70	27,610	26,665

Family Type	2A + 1C	
Age Band	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	3,980	3,425
36-45	5,255	4,515
46-50	8,505	7,970
51-55	9,810	9,350
56-60	11,265	10,785
61-65	17,885	17,185
66-70	24,285	23,370
>70	28,445	27,385

Family Type	2A + 2C	
Age Band	₹2 Lakhs	₹3 Lakhs
0-17		
18-35	4,720	4,060
36-45	5,680	4,880
46-50	9,590	9,060
51-55	11,220	10,790
56-60	11,735	11,320
61-65	19,180	18,520
66-70	26,380	25,480
>70	31,060	29,995

Sum insured - ₹3 Lakhs

Family Type	1 A	1A + 1C	2 A	2A + 2C	2A + 2C
Age Band	₹2 Lakhs	₹2 Lakhs	₹2 Lakhs	₹2 Lakhs	₹2 Lakhs
0-17	1,100				
18-35	1,625	2,240	2,845	3,460	3,655
36-45	2,075	2,690	3,630	4,245	4,670
46-50	3,690	4,305	5,905	6,520	7,380
51-55	4,770	5,385	7,630	8,245	9,540
56-60	5,540	6,155	8,865	9,480	9,970
61-65	9,060	9,675	4,495	15,110	16,310
66-70	12,460	13,075	19,935	20,550	22,430
>70	15,170	15,785	24,270	24,885	27,305





For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

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