



## HDFC ERGO LAUNCHES OPTIMA SECURE HEALTH POLICY

- *The new policy offers coverage of 4 times the sum insured at no additional charge*
- *Secure, Plus, Protect and Restore benefits work seamlessly to give customers tremendous value*
- *Customers can get up to 50% discount with an optional value buy deductible*

**Mumbai, July 20<sup>th</sup>, 2021:** HDFC ERGO General Insurance, India's leading non-life insurance company in the private sector, announced the launch of [Optima Secure](#), a new health indemnity health insurance product that seeks to redefine the value customers can get from their insurance plan.

The product has the Secure, Plus, Protect, and Restore benefits built-in that combine seamlessly to offer customers up to 4 times their sum insured at no additional charge while guaranteeing coverage for listed non-medical expenses.

The policy offers 4 distinct features:

- **Secure Benefit** – doubles the insurance cover instantly and automatically on purchase of the policy
- **Plus benefit** – increases the base coverage automatically by 50% after 1 year and to 100% after 2 years, even if there is a claim
- **Restore Benefit** – if you run out of coverage, the policy will restore your base coverage up to 100%
- **Protect benefit** – ensures Zero deduction on consumables and listed non-medical expenses

The product also offers customers discounts of up to 50%, should they choose to pay a small amount from their pocket in the event of a claim.

Speaking about the launch of the new product, **Mr Ritesh Kumar, MD & CEO, HDFC ERGO General Insurance Company** said, *"Optima Secure will redefine the value customers can get from their [health insurance plan](#). At HDFC ERGO, we will continue to innovate and bring breakthrough products, backed by leading-edge technology, to the market across all our businesses. Our innovative products, state of the art technology and our financial strength mean that our customers can trust us to be there when they have a claim."*

**Mr Ravi Vishwanath, President – Accident & Health Business, HDFC ERGO General Insurance Company**, said, *"We listened to our customers and have developed a product that protects against rising healthcare costs, is simple to understand, and offers tremendous value. The Secure, Plus, Protect, and Restore benefits work together to give customers 4 times the coverage. The product offers broad coverage from 5 Lacs to 2 Crore. With the value buy option, customers can get more than a 50% discount. They can access cashless services at nearly 10,000 hospitals across the country. In Optima Secure, there is a coverage level and premium level available that is right for every individual and family."*



**About HDFC ERGO:**

HDFC ERGO General Insurance Company is a joint venture between Housing Development Finance Corporation Ltd. (HDFC) and ERGO International AG; the primary insurance entity of the Munich Re Group of Germany. The Company offers a complete range of General Insurance products including Health, Motor, Home, Agriculture, Travel, Credit, Cyber and Personal Accident in the retail space along with Property, Marine, Engineering, Marine Cargo, Group Health and Liability Insurance in the corporate space. HDFC ERGO also offers a range of products for rural India, including Gramin Suraksha, Parivaar Suraksha, Crop, Weather and Cattle insurance. Additionally, innovative insurance products like Mosquito Disease Protection Policy, E@secure, Dynamic Flight Delay, Sportify, Drone Insurance, Title Insurance and Solar Energy Shortfall Insurance to name a few; have also set milestones in the way insurance can adapt to and cater to the customer's needs.

Over the last few years, HDFC ERGO has constantly endeavoured to not just align itself to the evolving market needs, but instead be a pioneer in terms of its offerings. From being mobile-first to a digital-first Company and now moving towards an AI-first Company; HDFC ERGO has been a leader in implementing technology to offer consumers the best-in-class service experience. Having its ears to the ground has further helped the Company create a stream of highly targeted new products as well as digital & AI-based tools like the Digital Insurance Assistant (DIA) chatbot, WhatsApp chatbot, email bot eRA and the implementation of the Intelligent Damage detection Estimation and Assessment Solution (IDEAS) module for motor claims. Moreover, HDFC ERGO's sales process is completely digital with ~93% of retail policies issued digitally and the self-help tech platform has empowered customers to avail 58% of the services virtually in a self-help mode on a 24x7 basis. Be it unique insurance products, integrated customer service models, top-in-class claim processes or a host of technologically innovative solutions, the Company has been able to delight its customers at every touch-point and every milestone to ensure consumers are serviced in real-time, 24x7.

With a wide distribution network and a 24x7 support team, the Company has been offering seamless customer service and innovative products to its customers. Please log on to [www.hdfcergo.com](http://www.hdfcergo.com) for more information on HDFC ERGO and the products and services offered by the Company.

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