

# SABSE BADA SACH OPTIMA SECURE DE BENEFITS SO MUCH!

**So Much Coverage\* Guaranteed^^ (at no additional charge!!)**

## Secure Benefit



### 2X coverage from day 1

The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it.

## Plus Benefit



### 100% increase in coverage after 2 years^

The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made.

## Restore Benefit



### 100% restore coverage\*\*\*

If a claim is made, 100% of the base sum insured gets restored for subsequent claims that may arise in the policy year.

## Protect Benefit



### Zero deduction on non-medical expenses^

Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation.

## So Much Coverage



60 and 180 days pre and post hospitalisation covered



Preventive health check-ups



Get up to 65% discount on premium\*\*



Daily cash for shared room



Room rent at actuals



E-opinion on 51 illnesses

## So Much Choice



### Coverage

From INR 5 lakhs to 2 crores



### Policy options

Individual and family floater options



### Tenure

Policy tenure from 1 to 3 years



### Premium instalment options

Monthly/Quarterly/Half yearly

Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure policy of 10 lakhs base cover for his family. He pays a premium of ₹26,701/-<sup>~</sup> for it.

Secure Benefit

1

Secure Benefit instantly makes his 10 lakhs base cover to 20 lakhs, at no extra cost.

10

+10

=20

Lakhs

20L

10L

10L

After 1 year

20L

10L

10L

After 2 years

30L

After 2 years

When he renews the plan for 1 year, Plus Benefit increases his base cover of 10 lakhs by 50% and in 2nd year by 100%, making it 15 lakhs and 20 lakhs respectively. Plus Benefit and Secure Benefit together take the total coverage to 30 lakhs.

Restore Benefit\*\*\*

3

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making it 30+10 = 40 lakhs.

30

+10

=40

Lakhs

During hospitalisation, his non-medical expenses that add up to 10-20% of the total bill amount also get covered by Protect Benefit.

25% discount

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in. By opting to pay the first INR 25,000 (deductible) of claim in a policy year, Mr. Sharma gets a discount of 25% on his premium, bringing it down to INR 20,261/-

Easy switch: Mr. Sharma also has the super power to waive his opted deductible at renewal post completion of 5 years under this policy<sup>\*\*\*</sup>

**4X coverage\***

With 10 lakhs base cover eventually becoming 40 lakhs, Mr. Sharma gets 4X coverage after 2 years!

Add-on covers (can be opted on payment of extra premium)				
<div><div>(i) my:health Critical Illness</div><div>Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000.</div></div>	<div><div>(ii) my:health Hospital Cash Benefit Add-on</div><div>Get sum insured options of INR 500/ INR 1,000 / INR 1,500 / INR 2,000 / INR 2,500 / INR 3,000/ INR 5,000/ INR 7,500/ INR 10,000 to cover your out-of-pocket expenses.</div></div>	<div><div>(iii) Unlimited Restore (Add-on)</div><div>Provides Unlimited Restorations in a policy year.</div></div>	<div><div>(iv) Individual Personal Accident Rider</div><div>Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement</div></div>	<div><div>(v) Optima Wellbeing (Add on)</div><div>Covers expenses for various outpatient benefits.</div></div>

So Much Trust

Network of healthcare providers

15,000+ healthcare providers across India\*\*

Customer service

24x7 call centre servicing in 10 languages

Family of millions

Family of 1.4 Cr+ happy customers®

For more details, log on to [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 022 6242 6242

Terms & Conditions Apply. <sup>\*\*\*</sup>This is a one-time option which can only be availed if the eldest member is less than 50 years at the time of purchasing this Policy (with aggregate deductible) and is less than 61 years at the time of availing this option, subject to underwriting. \*4X means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. \*\*A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. <sup>#</sup>Up to 65% discount available by choosing option of Aggregate deductible of Rs. 3 lakhs up to Base Sum Insured of equal to or less than 20 lakhs. <sup>#</sup>Please refer the list of Non-Medical Expenses specified in the policy wording. <sup>^</sup>Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. <sup>^</sup>Get Guaranteed Secure, Plus, Protect and Restore Benefits. <sup>~</sup>24,279/- premium is including tax and for a 2 member family floater policy with age 35 years & 30 years. <sup>\*\*\*</sup>Disclaimer - Figure as on February 2025. @Data as on 31st January, 2025 (includes members of the group). For add-on covers, additional premium will be charged. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. UIN: my: Optima Secure - HDFHLIP25041V062425 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On) HDFHLIA22188V012122 | IPA Rider - APOPAIP19004V011920 | Optima Wellbeing (Add-on) - HDFHLIA24099V012324.

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