



## GET THE 'ENERGY' TO FIGHT DIABETES.



### Active Wellness Program

Wellness program to help you monitor and manage your health



### No Waiting Period

Get coverage from day one for all hospitalisation arising out of diabetes and hypertension



### Rewards

Stay healthy and earn reward points to avail reduced premiums

India currently has 60 million diabetics and is expected to swell to 90 million by 2025. Give a tough fight to diabetes with HDFC ERGO Energy.



### Comprehensive Cover - No Waiting Period

- Day one coverage for all hospitalisation arising out of diabetes and hypertension
- In-patient hospitalisation
- Pre and post hospitalisation cover of 30 and 60 days respectively
- Restore benefit
- Cumulative bonus of 10% after every policy year, up to a maximum of 100% irrespective of any claims
- HbA1c check-up benefit
- Shared accommodation benefit
- Day care coverage for medical expenses for day care procedures
- Emergency ambulance coverage
- Organ donor expenses



### Designed to Manage Your Health - Active Wellness Program

- A medical check-up program that includes a bi-annual diagnostic health check
- Access to a personalized health and wellness portal that allows you to track your health, store medical records online, set appointments and provide you access to important health articles



### Rewards for Staying Healthy

- Based on the results of your medical tests and key health parameters such as BMI, BP, HbA1c and cholesterol we offer you incentives for staying healthy
- Renewal premium discounts of up to 25% for management of health conditions
- Reimbursement up to 25% of renewal premium towards your medical expenses (like consultation charges, medicines and drugs, diagnostic expenses, devices dental expenses & other miscellaneous charges not covered under any medical insurance)

### Eligibility

The plan covers individuals in the age group of 18 to 65 years at entry, who are currently diagnosed with Type I Diabetes or Type II Diabetes or Pre- Diabetes (Impaired Fasting Glucose/ Impaired Glucose Tolerance) or Hypertension

### Sum Insured

The plan can be issued to an individual only and can be taken for the sum insureds of Rs. 2,00,000; 3,00,000; 5,00,000; 10,00,000; 15,00,000; 20,00,000; 25,00,000 and 50,00,000

### Variants

- Silver plan: cost for wellness tests is excluded
- Gold plan: cost for wellness tests is included

(Both the variants are available with and without co-payment options. You will have to bear 20% of the claim amount payable with co-payment option. For more details please refer to the policy wordings)

### Terms of Renewal

- Grace period: The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.
- Tax benefit: The premium amount paid under this policy qualifies for deduction u/s 80D of the Income Tax Act (Tax benefits are subject to changes in Tax Laws)

### Exclusions

- Any pre-existing condition (other than diabetes or hypertension) will be covered after a waiting period of 2 years
- Congenital external diseases, cosmetic surgery
- Abuse of intoxicant or hallucinogenic substances like intoxicating drugs and alcohol
- Hospitalisation due to war or an act of war or due to a nuclear, chemical or biological weapon and radiation of any kind
- Pregnancy, dental treatment, external aids and appliances
- 2 years waiting period for specific diseases like cataract, hernia, joint replacement surgeries, surgery of hydrocele, etc.
- Non-medical expenses
- Experimental, investigative and unproven treatment devices and pharmacological regimens
- Please refer to the policy wording for the complete list of exclusions

### Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)

- 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
- Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees