

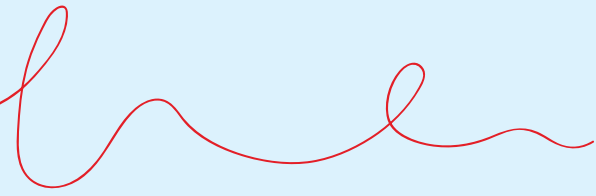
*Lite* on Pocket,  
Large on  
*Coverage*



Introducing  
**Optima  
Lite Health  
Insurance**



# Introduction



*Looking for an affordable yet holistic health insurance plan? Choose **Optima Lite** for maximum coverage with minimal hassle and enjoy peace of mind when it matters most. With benefits ranging from Modern Treatment Coverage to Automatic Restore (Unlimited times)\* and more, Optima Lite ensures you and your loved ones get the support you need, all at a price that's easy to manage.*





## Automatic Restore Benefit\*

Enjoy peace of mind with unlimited restorations during the policy year for both same as well as different illnesses



## Cumulative Bonus

Enhance your protection by earning a bonus of 10% of the basic sum insured every policy year, irrespective of any claims, maximum up to 100%

# Key Coverages



## Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up annually post the 1<sup>st</sup> policy year



## E-Opinion

Offers e-opinion once in a policy year to each insured person for listed critical illnesses, enabling you to make informed decisions about your health



## Daily Cash for Shared Room

Daily cash of ₹800 per day up to a maximum of ₹4,800 on hospitalisation is provided when you choose a shared room in a network hospital, and the hospitalisation period exceeds 48 hours



## Ambulance Charges

Covers road ambulance services fully up to the sum insured and air ambulance charges up to ₹5 lakhs

# Coverage That Goes Beyond



## Pre-Post Hospitalisation

Get 30 & 60 days pre & post hospitalisation which covers tests, medicine purchases and other medical expenses



## Home Healthcare

This policy covers treatment availed from the comfort of one's home, and as per everyone's convenience on cashless basis. This includes doctor visits, nursing charges, etc.



## Organ Donor Expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated



## AYUSH Treatments

Covers in-patient care treatment expenses for alternate treatment methods like Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy



# Optional Benefits

**HDFC  
ERGO**



## Plus Benefit\*\*

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year irrespective of any claims, maximum up to 100%



## Aggregate Deductible

Optimize your premiums further with our flexible aggregate deductible options of 10K/25K/50K, offering premium discounts of up to 40%



## Protect Benefit\*\*\*

Embrace a worry-free recovery with our health insurance that includes coverage for listed non-medical expenses & consumables, supporting your journey to recovery

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# Let's See How Optima Lite Works

**HDFC  
ERGO**

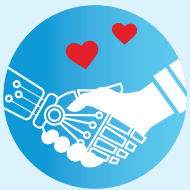
Mr. Agrawal, a 32-year-old spice trader from Roorkee bought an Optima Lite Family Floater policy of ₹5 lakhs that covers himself, his wife and two children.

The following benefits helped him greatly:



## Bonus Benefit

His policy accumulated a 10% bonus annually on his base sum insured, which amounted to ₹2.5 lakhs over 5 years



## Modern Treatment Coverage

5 years later, he had a heart ailment. The required robotic surgery of ₹7 lakhs was covered as part of all modern treatments



## Unlimited Restore Benefit\*

In the same policy year, his son underwent a dengue treatment of ₹3 lakhs. The base sum insured was restored for partial claims as per Automatic Restore Benefit\* and the claim was paid



## Protection Continued

Mr. Agrawal also learned that his wife's knee replacement surgery claim of ₹4 lakhs would also be covered in the same policy year

By paying a premium of ₹22,246, Mr. Agrawal was paid a total claim worth ₹14 lakhs during a single policy year.

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# Schedule Of Benefits

(All figures mentioned are in INR)

Basic Sum Insured (BSI)	5L   7.5L
In-patient Treatment	Room Rent: Up to 1% of BSI per day ICU/ICCU: Up to 2% of BSI per day
Pre-Hospitalisation	Up to Sum Insured for 30 Days
Post-Hospitalisation	Up to Sum Insured for 60 Days
Day Care Procedures	Up to Sum Insured
Domiciliary Treatment	Up to Sum Insured
Home Healthcare	Up to Sum insured
Organ Donor	Up to Sum Insured
Daily Cash for choosing Shared Accommodation	800 / day (Maximum 4,800)
Ambulance (per hospitalisation limit)	Road: Up to Sum Insured Air: Up to 5L
E-Opinion in respect of a Critical Illness	Once in the Policy year for each Insured
Automatic Restore Benefit*	Unlimited times
AYUSH Treatment	Covered up to Sum Insured
Cumulative Bonus (CB)	10% of BSI per policy year max. up to 100%
Health Check-up (Individual Policies) - Limit per person	For both 5L and 7.5L base SI, up to ₹1,500
Health Check-up (Family Floater Policies) - Limit per policy	For both 5L and 7.5L base SI, up to ₹2,500

# Key Highlights

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ERGO**



## Policy Tenure

1 / 2 / 3 year(s)  
as opted



## Policyholders

Individuals, spouses,  
dependent children/parents &  
in-laws can be insured on an  
individual or a floater basis

## Discounts



### Loyalty Discount

Get 2.5% discount on the base premium on active retail insurance policies with premium > ₹2,000



### Family Discount

Get 10% discount if two or more family members are covered under the same policy under the individual policy option



### Long-term Discount

If the policy period is more than one year, you will be entitled to receive a discount of 7.5% and 10% if the policy is purchased for a 2-year and 3-year tenure respectively

## Why Choose HDFC ERGO



15,000+ healthcare  
providers across India<sup>#</sup>



24x7 call center servicing  
in 10 languages



100% health claim  
settlement<sup>~</sup>



2 claims processed  
every minute<sup>^^</sup>



1.4 cr+ happy  
customers<sup>@</sup>

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# Major Exclusions

- ❖ Any treatment within the first 30 days of cover except any accidental injury
- ❖ Pregnancy, dental treatment, external aids and appliances
- ❖ Congenital external diseases, cosmetic surgery
- ❖ Any pre-existing diseases/ conditions will be covered after a waiting period of 3 years
- ❖ 2 years exclusion for certain diseases like cataracts, hernia, joint replacement, etc.
- ❖ For the complete list of exclusions, please refer to the policy document
- ❖ Substance abuse like drugs and alcohol
- ❖ Hospitalisation due to war or an act of war or due to nuclear, chemical, or biological weapons and radiation of any kind

## Section 41

### **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 out 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 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 prospectuses 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.



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Terms & Conditions Apply. Optima Lite is a plan available under my: Optima Secure Health Insurance. °Room rent is capped at 1% of Base Sum Insured per day and ICU is capped at 2% of Base Sum Insured per day. Proportionate deductions shall apply if the defined limits are exceeded. \*The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Automatic Restore benefit is applicable for all subsequent claims that arise during a policy year. A single claim in a policy year cannot exceed Basic Sum Insured. \*\*\*Please refer the list of Non-Medical Expenses specified in the policy wording. \*\*Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #Figure as on February 2025. ^^Based on claims processed on working days in FY24. ~Based on NL reports for FY24 - Settlement ratio in FY24 for Health Claims - 100%. Formula used for settlement ratio = number of (Claims Paid + Claims Repudiated + Claims Closed) divided by number of claim reported. @Figure as on 31st January 2025 (includes members of the group). 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. UID: 16809.