

**HDFC  
ERGO**



**A WORLD-CLASS  
HEALTH INSURANCE  
FOR YOU AND YOUR  
FAMILY WITH**

**OPTIMA  
SECURE  
GLOBAL**

**Optima** Secure Global •



# Introduction

A better plan, crafted just for you.

Optima Secure's Global Health Insurance Plan stands apart, offering holistic coverage that goes beyond the ordinary. Where you can access our extensive network of top-tier healthcare with specialists, and renowned medical facilities.

**SO MUCH  
COVERAGE  
TRUST  
CHOICE  
MORE...**





## Secure Benefit

2X coverage from day 1

The first-of-its-kind benefit that  
doubles the insurance cover you buy,  
instantly and automatically.



## **Plus Benefit**

**100% increase in  
coverage after 2 years**

Another first-of-its-kind benefit where your base cover automatically increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made.





## **Restore Benefit**

**100% restore coverage**

If any claim, partial or total, is made any time during the year, then 100% of the base cover gets restored automatically.

**100%  
Paid**

## **Protect Benefit**

**Zero deduction on listed  
non-medical expenses**

In case of hospitalisation, this benefit guarantees payment of consumables, which include gloves, masks etc. At no extra charge.

All the above benefits of Optima Secure work together to give 4X coverage\* than the chosen cover.



## Global Health Cover

Pays for emergency overseas  
hospitalisation expenses.



## Overseas Travel Secure (Optional Cover)

Covers overseas travel and accommodation expenses for an accompanying person and return travel expenses to India of the insured person.



# Let's see how Optima Secure Global works in India

Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure Global policy of 1 Crore base cover for his family. He pays a premium of INR 44,586 for it.

## 1. Secure Benefit

Secure Benefit instantly makes his 1 Crore base cover to 2 Crores, at no extra cost



## 2. Plus Benefit

When he renews the plan for 1 year, Plus Benefit increases his base cover of 1 Crore by 50% and in 2nd year by 100%, making it 1.5 Crores and 2 Crores respectively. Plus Benefit and Secure Benefit together take the total coverage to 3 Crores



## 3. Restore Benefit

Any time Mr. Sharma claims partial or total 1 Crore base cover, it gets 100% restored, making it 3 + 1 = 4 Crores



## 4. Protect Benefit

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



INR 44,586 /- premium is including tax and for a 2-member Family Floater policy with age 35 years and 30 years. Premium shown above is for Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara) which includes tax. For calculating exact premium, please visit [www.hdfcergo.com](http://www.hdfcergo.com)

# Let's see how Optima Secure Global works overseas

Mr. Sharma, can use his Base Sum Insured + Plus Benefit for emergency medical expenses abroad, starting within 45 days of the trip. There is a separate INR 10,000 deductible for each overseas claim.

NOTE: Common Sum Insured for India & Overseas.

## 1. Plus Benefit

When he renews the plan for 1<sup>st</sup> year, Plus Benefit increases his base cover of 1 Crore by 50% and in the 2<sup>nd</sup> year by 100%, making it 1.5 Crores and 2 Crores respectively. Plus Benefit can take the total coverage to 2 Crores



## 2. Overseas Travel Secure (Optional Cover)

Covers travel and accommodation expenses for a travel companion if the insured person is hospitalised for at least 5 days outside India

### • Travel Expenses

- For the travel companion, two-way expense incurred on air tickets shall be provided
- For the hospitalised insured person, air expenses to transport to India shall be provided

### • Accommodation Expenses

For the travel companion, cost of overseas stay up to INR 15,000 per day shall be paid maximum for 30 days in a policy year



## 4x coverage after 2 years



### 4X coverage

(Aggregate Deductible is not applicable for overseas claims)

With 1 Crore base cover eventually becoming 4 Crores,  
Mr. Sharma gets 4X coverage\* after 2 years.

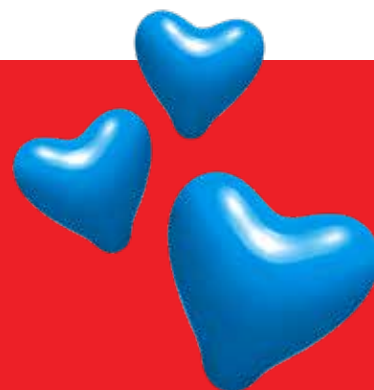


By opting to pay the first INR 50,000/- of claim made in India in a policy year, Mr. Sharma gets a discount of 27% on his premium, bringing it down to INR 32,548/-. Also, by availing this discount, no such clause will apply outside India



With all of these, Mr. Sharma gets access to a network of 16,000+ cashless healthcare providers\*\*

# So Much More Coverage



## 60 and 180 days pre and post hospitalisation covered

Instead of 30 and 90 days availed normally, Optima Secure covers medical expenses for 60 days pre and 180 days post hospitalisation

These cover tests, medicine purchases and other medical expenses that Mr. Sharma has incurred during these aforementioned days



## Home healthcare

This policy covers treatment availed from comfort of homes, and as per everyone's convenience on cashless basis

So, during Mr. Sharma's home treatment, which in normal course would have required hospitalisation, all his medical expenses including doctor visits, nursing charges, etc. get covered by it



## Daily cash for shared room

With this, daily cash of INR 800 per day up to a maximum of INR 4800 on hospitalisation is provided as out of pocket expenses when you choose a shared accommodation in a network hospital, and the hospitalisation period exceeds 48 hours

These include all the peripheral costs incurred by Mr. Sharma or his caregiver on travelling, food, lodging and so on, which is incurred at the time of claim

# So Much More Coverage



## Preventive health check-up

You will be provided preventive health check-up benefits post completion of every policy year, irrespective of claim status

Mr. Sharma can choose tests of his choice up to a sub-limit as mentioned below for any insured person (including children)

Individual policy (per insured)	8,000
Floater policy (per policy)	15,000



## E-opinion

Get e-opinion on 51 critical illnesses through network provider in India

So, if Mr. Sharma chooses to take teleconsultations, or online consultations for any of the listed diseases in the policy, the expense incurred gets covered by the policy



## Hospitalisation expenses

Covers medical expenses incurred at the time of hospitalisation that include room rent at actuals, ICU expenses, nursing expenses, surgeon's fee, road ambulance charges and so on. It also covers all day care treatments that require hospitalisation for less than 24 hours



## AYUSH treatment

Optima Secure covers In-patient care treatment expenses even for alternate treatment methods viz. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy



# So Much More Coverage



## Domiciliary hospitalisation

Secures all medical expenses during Domiciliary hospitalisation



## Organ donor expenses

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



## Emergency air ambulance

The policy pays for air ambulance transportation services during your emergency needs



## Global Health Cover (Emergency Treatments Only)

Coverage for below listed benefits for emergency medical expenses diagnosed and incurred outside India

- ✦ Hospitalisation Expense
- ✦ Ayush Treatment
- ✦ Organ Donor Expenses
- ✦ Emergency Air Ambulance
- ✦ Protect Benefit
- ✦ Plus Benefit
- ✦ E-opinion for Critical Illness



# So Much Choice

## Aggregate deductible

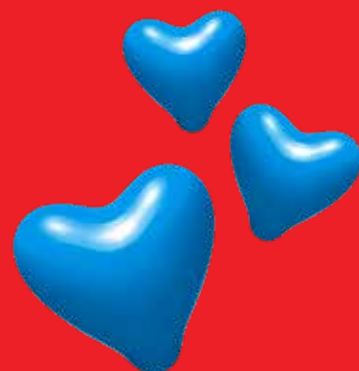


### Value buy

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. You can choose from the below deductible options and enjoy up to 56% discount on your premium

Deductible Amount (INR)	Discounting Factor
25,000	14%
50,000	27%
1,00,000	36%
2,00,000	41%
3,00,000	50%
5,00,000	56%

Note: Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs is in force.



# So Much Choice

So, if Mr. Sharma agrees to pay the first INR 50,000 on his claims made within India in the policy year, he gets a discount of 27% on his insurance premium. Which means, his premium of INR 44,586 reduces to just INR 32,548!

## Easy Switch



Mr. Sharma also has the super power to waive his opted deductible at renewal post completion of 5 years under this policy~~

## Add-on covers

### my:Health Critical Illness



Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 100,000 to INR 200,00,000 and in multiples of INR 100,000

### my:Health Hospital Cash Benefit (Add-on)



Get sum insured options of INR 500 / INR 1000/ INR 1500 / INR 2,000 / INR 2,500 / INR 3000 / INR 5,000/ INR 7,500 / INR 10,000 to cover your out-of-pocket expenses

### Unlimited Restore (Add-on)



Provides Unlimited Restorations in a policy year

### Individual Personal Accident Rider



Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement. Sum Insured shall be 5 (five) times the Sum Insured of Base Plan up to a maximum of INR 1 Crore

### Optima Wellbeing (Add on)



Covers expenses for various outpatient benefits.

## Discounts

### ❖ Loyalty discount

With it, you will be eligible to get a discount of 2.5% on the base premium if you have an active retail insurance policy with premium above INR 2000

### ❖ Family discount

Get discount of 10% 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

# So Much Choice

## Wide coverage choice



### Coverage

Coverage Choose between wide range of base coverage from INR 1 Crore to 2 Crores



### Policy Options

**Family Floater** - A maximum of 4 adults and a maximum of 6 children can be included in a single policy having a common sum insured

**Individual policy** - A maximum of 6 adults and a maximum of 6 children can be included in a single policy having separate sum insured individually



### Tenure

You can select policy tenure from 1 to 3 years according to your convenience



### Premium payment in instalments

Options for payment of premium on an instalment basis i.e. monthly, quarterly, half yearly

Note: Adults can be a combination of self, spouse, parents and parents-in-law.



# So Much Trust



## Quick turnaround time

Offers quick turnaround time, reducing pre-authorisation hurdles



## Quick claim payment

Get quick claim settlements, to honour every genuine claim



## Network of hospitals and healthcare providers

16,000+ network hospitals and healthcare service providers in India\*\*



## Customer service

24x7 call centre servicing in 10 languages



## Family of millions

Family of 1.6 Cr+ happy customers®

## Illustration for Sum Insured Utilization Overseas

Number of Claim	Claim amount	Available Benefit Limit				Admissible claim amount	Utilization of Sum Insured
		Base Sum Insured	Plus Benefit	Secure Benefit	Automatic Restore Benefit		
1 <sup>st</sup> claim	1,10,00,000	1,00,00,000	50,00,000	NA	NA	1,09,90,000 (minus 10000 deductible)	Base + Plus Benefit
2 <sup>nd</sup> claim	40,00,000	-	40,10,000	NA	NA	39,90,000 (minus 10000 deductible)	Plus Benefit

## Illustration for Sum Insured Utilization in India

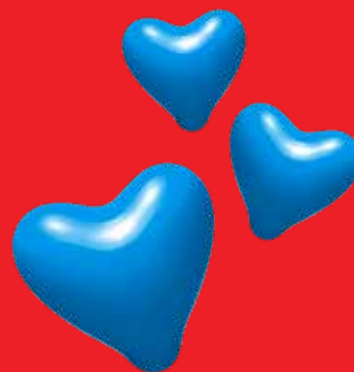
Number of Claim	Claim amount	Available Benefit Limit				Admissible claim amount	Utilization of Sum Insured
		Base Sum Insured	Plus Benefit	Secure Benefit	Automatic Restore Benefit		
1 <sup>st</sup> claim	60,00,000	1,00,00,000	50,00,000	1,00,00,000	0	60,00,000 Base (partial)	Base
2 <sup>nd</sup> claim	2,80,00,000	40,00,000	50,00,000	1,00,00,000	60,00,000	2,50,00,000	Base(balance)+Plus+Secure+Automatic Restore (partial)
3 <sup>rd</sup> claim	60,00,000	-	-	-	40,00,000	40,00,000	Automatic Restore (partial)

## Illustration for Unlimited Restore (Add-on)

Number of Claim	Available Benefit Limit					Claim amount	Admissible claim amount	Utilization of Sum Insured
	Base Sum Insured	Plus Benefit	Secure Benefit	Automatic Restore Benefit	Unlimited Restore Add on Benefit			
1 <sup>st</sup> claim	5,00,000	2,50,000	5,00,000	0	0	10,00,000	10,00,000	Base Sum Insured +Plus + Secure (Partial)
2 <sup>nd</sup> claim	-	-	2,50,000	5,00,000	0	5,50,000	5,50,000	Secure (balance) + Automatic Restore Benefit (partial)
3 <sup>rd</sup> claim	-	-	-	2,00,000	5,00,000	7,00,000	5,00,000	Automatic Restore Benefit (balance) + Unlimited Restore
4 <sup>th</sup> claim	-	-	-	-	5,00,000	7,50,000	5,00,000	Unlimited Restore
5 <sup>th</sup> claim	-	-	-	-	5,00,000	5,00,000	5,00,000	Unlimited Restore

### Notes:

1. A single claim in a Policy Year in India cannot exceed the sum of Base Sum Insured, Plus Benefit (if remaining), Secure Benefit (if remaining)
2. Claims are incurred in the 2nd policy year.
3. All claims occur in a single policy year.



## Schedule of benefits (all limits are in INR)

Plans/Features	Optima Secure Global
Base Sum Insured	1 Crore / 2 Crores
Hospitalisation Expenses (covers room rent at actuals)	Up to Sum Insured
AYUSH Treatment	
Organ Donor Expenses	
Protect Benefit	
Emergency Ambulance	Road: Up to Sum Insured   Air: Up to INR 5 lakhs
Plus Benefit	Irrespective of claim status, increase of 50% of Base Sum Insured in a policy year, maximum up to 100%
E Opinion for Critical Illness	Global
Global Health Cover (with per claim deductible of 10k)	Covers emergency treatments
Pre-Hospitalisation	60 days (India only)
Post-Hospitalisation	180 days (India only)
Home Healthcare	Up to Sum Insured (India only)
Domiciliary Hospitalisation	
Secure Benefit	100% of Base Sum Insured (India only)
Automatic Restore Benefit	Up to 100% of Base Sum Insured for any illness any insured person (India only)
Preventive Health Check-up	Individual policy: INR 8,000 per insured   Floater policy: INR 15,000 per policy (India only)
Daily Cash for Shared Room	INR 800 per day max up to INR 4,800 (India only)

### Notes:

- 1) A per Claim Deductible of INR 10,000 will apply separately for each and every claim incurred and made overseas (except E-Opinion for Critical Illness)
- 2) Our maximum liability in a policy year for overseas claim shall be restricted to base Sum Insured and Plus benefit (if available)
- 3) Geography for the above listed benefits is worldwide unless explicitly stated otherwise in the table
- 4) Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs is in force

## Optional covers/Add-ons

Plans/Features	Optima Secure Global
Aggregate Deductible	INR 25,000 /50,000 /1 lakh /2 lakhs /3lakhs /5 lakhs (India only)
Overseas Travel Secure	Covered (Outside India only)
my:Health Critical Illness	INR 1lakh to INR 2 crores (in multiples of Lakhs)
my:Health Hospital Cash Benefit	INR 500 to INR 10,000 per day; maximum up to 30 days (India only)
Unlimited Restore	Unlimited restorations up to 100% of Base Sum Insured (India only)
Individual Personal Accident (Rider)	Provides lump sum payout in case of accidental death, permanent total disablement and permanent partial disablement. Sum insured shall be 5 times the sum insured of base plan up to a maximum of INR 1 crore
Optima Wellbeing (Add on)	Covers expenses for various outpatient benefits.



## So Much More



### Tax savings

Get income tax benefits under section 80D of the Income Tax Act°



### Lifelong renewal

Renew your insurance cover for life



### Cashless transactions

Get treatment on a cashless basis across 16,000+ network hospitals and healthcare service providers in India\*\*



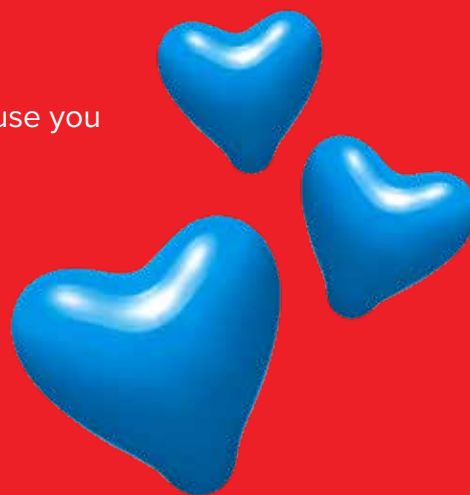
### No geography-based co-payment

With this, get treated in any city across India without any co-payment, and irrespective of where you bought the policy from



### No claim-based loading

No loading of renewal premium just because you claimed it or fell ill after taking the policy



# Terms of renewal

- ❖ **Life-long renewal** - Get access to life-long renewal regardless of your health status or previous claims made under your policy, except on grounds of fraud or misrepresentation by the insured person
- ❖ **Waiting period** - The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your policy
- ❖ **Renewal premium** - These are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance
- ❖ **Withdrawal of policy** - In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured person will have the option to migrate to similar indemnity health insurance policy available at the time of renewal with all the accrued continuity benefits, waiver of waiting period etc; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI
- ❖ **Migration** - Any insured person in the policy has the option to migrate to similar indemnity health insurance policy available at the time of renewal subject to underwriting with all the accrued continuity benefits, waiver of waiting period etc; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI
- ❖ **Portability** - This plan offers you easy portability. So, if you are insured under another insurer's health insurance policy you can transfer to HDFC ERGO General Insurance Company Limited with all your accrued benefits at the time of renewal subject to underwriting guidelines, after due allowances for waiting periods and enjoy so much coverage

# Standard exclusions and waiting periods

## ❖ Standard exclusions

Investigation and evaluation purposes | Obesity control | Cosmetic surgery | Hazardous sports | Breach of Law | Alcoholism, drug or substance abuse | Unproven treatments | Sterility and infertility | Maternity

## ❖ Waiting periods

30 days initial waiting period | 24 months waiting period on specific illnesses & surgical procedures | 36 months waiting period on pre-existing diseases

**For complete list please refer the policy wordings.**

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. 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
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees



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

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Terms & Conditions Apply. ~~~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 coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit (India only). Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year overseas cannot exceed the sum of Base Sum Insured and Plus Benefit (if applicable). Please refer the list of Non-Medical Expenses specified in the policy wording. Home health care available only on cashless basis in select cities only. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. Preventive health check-up is available post completion of each Policy Year. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. For in-depth details on terms and conditions applicable to add-ons, please refer to the prospectus and policy wording documents of the respective add-ons available under the download section on our website. \*\*Data as on 30<sup>th</sup> June 2024. @Data as on 31<sup>st</sup> March, 2024 (includes members of the group). \*Subject to change in tax laws. 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 policy document 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. UID: 16824.