



Taking health insurance
to the next level with

Optima *Secure*
— Global Plus —

Introduction

my: Optima Secure Global Plus Health Insurance Plan

provides a holistic and broader coverage along with additional benefits that go beyond what standard health insurance plans offer. Get access to a wide network of top-tier healthcare providers, specialists and renowned medical facilities.

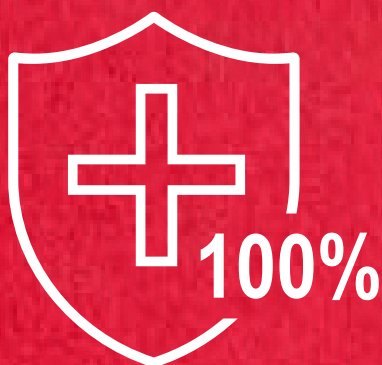
Secure Benefit

Doubles your base sum insured instantly upon purchase



Plus Benefit

Further doubles your base sum insured post two years irrespective of claims



Protect Benefit

Pays claims till the last penny. Covers listed non-medical expenses



**100%
Paid**

Global Health Cover

Pays for emergency and
planned overseas
hospitalisation expenses



Overseas Travel Secure (Optional)

Cover overseas travel and accommodation expenses for an accompanying person and overseas travel expenses of the insured person



Features



Hospitalisation expenses:

Covers medical expenses for both in-patient and day care hospitalisation.



AYUSH treatment:

Covers In-patient care treatment expenses incurred on alternate lines of treatment for Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy



Home healthcare:

Treatment (requiring hospitalisation) availed at home on a cashless basis, if prescribed by the treating medical practitioner



Domiciliary hospitalisation:

Treatment at home if advised by the doctor and only if the insured person is not in a condition to be transferred to a hospital or on account of non-availability of room in hospital



Pre and post hospitalisation:

Covers medical expenses incurred 60 days immediately before hospitalisation and 180 days post discharge



Organ donor expenses:

Covers medical expenses incurred on harvesting the organ from the donor



**Emergency air ambulance:**

Covers expenses incurred on air ambulance services for transporting the insured person in case of an emergency

**Protect benefit:**

Pays listed non-medical expenses like consumables, gloves, masks and so on.

**Plus benefit:**

Increase in 50% of base sum insured every policy year, maximum up to 100%, irrespective of claims

**Secure benefit:**

Additional coverage equivalent to 100% of the base sum insured available for claims from day 1

**Automatic restore benefit:**

Restoration of 100% of base sum insured automatically on partial or complete utilization of sum insured

**Daily cash for shared accommodation:**

Per day pay-out for choosing shared accommodation in a network hospital, for hospitalisations exceeding 48 hours

**E-opinion for critical illness:**

E-opinion for any of the listed 51 critical illnesses through our network provider globally

**Preventive health check-up:**

Helps you keep track of your health status by availing a preventive health check-up post completion of every policy year, irrespective of claims

**Global Health Cover (Emergency and Planned Treatments):**

This cover extends below listed benefits for both planned and emergency medical expenses incurred outside India:

- ❖ Hospitalisation Expenses ❖ AYUSH Treatment ❖ Pre-Hospitalisation cover
- ❖ Post-Hospitalisation cover ❖ Organ Donor Expenses ❖ Emergency Air Ambulance
- ❖ Protect Benefit ❖ Plus Benefit ❖ E-Opinion for Critical Illness



Overseas travel secure (Optional cover):

Covers overseas travel and accommodation expenses for an accompanying person and overseas travel expenses of the insured person



Aggregate deductible (Optional cover):

Amount which you agree to pay at the time of claim, once in a policy year, post which coverage kicks in. Enjoy a discount on your premium by opting in



my:Health Critical Illness (Add-on):

Provides lump sum benefit and comprehensive coverage for 51 critical illnesses.



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

Daily cash that pays for 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



Optima Wellbeing (Add on):

Covers expenses for various outpatient benefits.

Let us understand how this plan works with an example

Mr. Sharma, a 35-year-old married businessman from Delhi buys an **Optima Secure Global Plus** policy of **1 Cr** base cover for his family. He pays premium of **INR 2,16,934** for it.

Mr. Sharma can utilize 4x coverage a total of his Base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit for all the claims incurred and made in India.*



Plan Chart

Plans/Features	Optima Secure Global Plus
Base Sum Insured	INR 25 lakhs, 50 lakhs, 75 lakhs, 1 Crore and 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 INR 10,000)	Covers emergency and planned treatments
Pre-Hospitalisation	60 days
Post-Hospitalisation	180 days
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 maximum up to INR 4,800 (India only)
Optional covers / Add-ons	
Aggregate Deductible	INR 25,000/50,000/1 lakh/2 lakhs/3 lakhs/5 lakhs (India only)
Overseas Travel Secure	Covered (Outside India only)
my:Health Critical Illness	INR 1 lakh to 2 crores (in multiples of Lakhs)
my:Health Hospital Cash Benefit	INR 500 to 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	Sum insured is 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.

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

So Much Choice



Easy Switch

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

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 2,000.

❖ 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.

Wide coverage choice



Coverage

Choose between a wide range of base coverage from INR 25 lakhs 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 healthcare providers

15,000+ healthcare providers across India**



Customer service

24x7 call centre servicing in 10 languages



Family of millions

1.4 cr+ happy customers®



Tax savings

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



So Much More



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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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 (4x coverage is only available for claims made in India). 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 to 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-ups at each renewal of the Policy. 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. **Figure as on February 2025. @Data as on 31st January, 2025 (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: 16816.