

List of Withdrawn Non-Health Products as on 30th September 2023

Sr No	Product Name as approved	Date of Approval	Display UINs (System Generated UIN)	Date of Withdrawal	Link to Policy Wording
1	Marine Cargo Open Policy	23-Aug-03	IRDAN125P0004V01200304	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/3-2-marine-open-policy-wordings-final.pdf
2	Home Suraksha Plus Policy	08-Dec-09	HDFPAIP09002V010809	01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/home-suraksha-plus-policy-wording.pdf
3	Micro Insurance - Kisan Sarva Suraksha Kawach	30-May-16	HDE-OM-P17-12-V01-16-17	01-Apr-16	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/kisan-sarva-suraksha-kawach--policy-wording.pdf
4	Standard Fire and Special Perils Insurance	03-Sep-10	IRDAN146P0006V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/standard-fire-and-special-perils.pdf
5	Contractors Plant and Machinery Insurance	01-Sep-10	IRDAN146P0001V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/contractors-plant-and-machinery.pdf
6	Contractor's All Risks Insurance	01-Sep-10	IRDAN146P0002V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/contractors-all-risk-insurance.pdf
7	Erection All Risks Insurance	01-Sep-10	IRDAN146P0003V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/erection-all-risk-insurance.pdf
8	Electronic Equipment Insurance	01-Sep-10	IRDAN146P0004V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/electronic-equipment.pdf

9	Machinery Breakdown Insurance	01-Sep-10	IRDAN146P0005V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/machinery-breakdown12399f8a5e5448d18050da88175892b1.pdf
10	Consequential Loss (Fire) Insurance	04-Jan-11	IRDAN146P0016V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/consequential-loss-fire.pdf
11	Machinery Loss of Profits Insurance Policy	11-Feb-11	IRDAN146P0024V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/machinery-loss-of-profit.pdf
12	Advance loss of Profits Insurance Policy	11-Feb-11	IRDAN146P0025V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/advance-loss-of-profit.pdf
13	Industrial All Risk Insurance policy	05-Jan-11	IRDAN146P0017V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/industrial-all-risk.pdf
14	Add-ons for Engineering Insurance Policies	09-Nov-12	IRDAN146A0004V01201213	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/addon-for-engineering-insurance.pdf
15	Boiler and Pressure Plant Insurance Policy	04-Feb-13	IRDAN146P0008V01201213	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/boiler-and-pressure-plant.pdf
16	Burglary & Housebreaking insurance	29-Sep-10	IRDAN146P0012V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/burglary---policy-wording.pdf
17	Money Insurance	11-Jan-10	IRDAN146P0021V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/money---policy-wordings.pdf

18	Workmen's Compensation Insurance	09-Nov-10	IRDAN146P0013V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/wc-policy-wording.pdf
19	Combined Public & Product liability Insurance	28-Feb-11	IRDAN146P0027V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/combined-public-and-product-liability.pdf
20	Commercial General Liability Insurance	24-Feb-11	IRDAN146P0026V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/cgl-policy-wordings.pdf
21	Fidelity Insurance	06-Jan-11	IRDAN146P0018V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/fidelity.pdf
22	Baggage Insurance	06-Jan-11	IRDAN146P0019V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/baggage-insurance-policy.pdf
23	Neon Sign Insurance	06-Jan-11	IRDAN146P0020V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/neon-sign.pdf
24	Plate Glass Insurance Policy	11-Jan-11	IRDAN146P0023V01201011	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/plate-glass.pdf
25	Directors and Officers Liability Insurance	14-Dec-12	IRDAN146P0006V01201213	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/d-o-policy-wordings.pdf
26	Public Liability (ACT) Insurance Policy	09-Nov-10	IRDAN146P0014V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/pl-act-policy.pdf

27	my:Jeevika Commercial and Miscellaneous Package Policy	12-Feb- 16	LNT-MO-P16-64-V02-15-16	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/11-package-policy-wordings-commetcial-misc-d---annexure-7--reply-to-queries.pdf
28	my:Jeevika Weather Insurance Policy	07-Mar- 12	IRDAN146P0001V01201112	30-Mar-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-doc-weather_final.pdf
29	Additional Personal Accident	22-Aug- 19	IRDAN125RP0002V01201920/A0019V01201920	22-Aug-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/3-2-marine-open-policy-wordings-final.pdf
30	Additional Personal Accident	22-Aug- 19	IRDAN125RP0001V01201920/A0011V01201920	22-Aug-19	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/endorsement-wordings-additional-pa-cover.pdf
31	Additional Personal Accident	28-Mar- 14	IRDAN125A0018V01201314	20-Sep-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/endorsement-wordings-additional-pa-cover.pdf
32	Private Car Package Policy - 3 years	31-Aug- 18	IRDAN125RP0006V01201819	01-Aug-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/policy-wording---private-car-package-policy --3-yrs.pdf
33	Motor Insurance - Two-Wheeler Package Policy - 5 years	31-Aug- 18	IRDAN125RP0007V01201819	01-Aug-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/policy-wording---motor-insurnace---two-wheeler-package-policy-- 5-years.pdf
34	Motor Liability only Policy	03-Sep- 10	IRDAN146P0011V01201011	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/15-motor-liability-only-policy.pdf

35	Add Ons for my:asset Private Car Package Policy	27-Jun-12	IRDAN146A0001V01201213	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/add-ons-for-myasset-private-car-package-policy.pdf
36	my:asset Private Car Package Policy	27-Nov-14	LNT-MO-P15-41-V02-14-15	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/12-myasset private motor insurance (policy-wordings)-100613.pdf
37	my:asset Two-Wheeler Package Policy	31-Mar-16	LNT-MO-P16-74-V02-15-16	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/11-policy-wordings---two-wheeler---031115.pdf
38	POS my:asset Private Car Package Policy	14-Mar-16	IRDA/NL/F&U/L&T/P/Motor-Pvt.Car/14-15	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/pos-my-asset-private-car-package-policy.pdf
39	POS Motor Liability only Policy	14-Mar-16	IRDA/NL/F&U/Motor/LTGI/1	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/pos-motor-liability-only-policy.pdf
40	POS my:asset Two-Wheeler Package Policy	31-May-16	LNT-MO-P16-74-V02-15-16	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/pos-my-asset-two-wheeler-package-policy.pdf
41	POS My: Jeevika Commercial and Miscellaneous Package Policy	31-May-16	LNT-MO-P16-64-V02-15-16	28-Dec-18	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/pos-my-jeevika-commercial-and-miscellaneous-package-policy.pdf
42	CSC - Private Car Package	16-Jul-19	HDE-MO-P20-05-V01-19-20	01-Aug-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/csc---private-car-package-policy---3-years.pdf

	Policy - 3 years				
43	CSC- Motor Insurance - Two-Wheeler Package Policy - 5 years	16-Jul-19	HDE-MO-P20-04-V01-19-20	01-Aug-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/motor/csc--motor-insurance---two-wheeler-package-policy---5-years.pdf

List of Withdrawn Accident & Health Products as on 30th September 2023

Sr No	Product Name as approved	Approval Date (Latest Version)	UIN as per Approval letter	System Generated UIN (if Applicable)	Date of Withdrawal	Link to Policy wordings
1	Gramin Suraksha Bima – Retail	18-Jun-15	55/IRDAI/HDFC-ERGOGI/NL-PACKAGE/2015-16		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-gramin-suraksha-bima-retail.pdf
2	Gramin Suraksha Bima Policy	6-Aug-13	HDFHLGP05003V010405		01-Oct-20	http://hdfcergo.com/docs/default-source/downloads/policy-wordings/others/gramin-suraksha-bima-policy-wording.pdf
3	Group Hospital Cash Insurance	6-Aug-13	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/125/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-hospital-cash-policy-wording.pdf
4	Group Mediclaim Insurance Policy	6-Aug-13	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/116/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-mediclaim-policy-wording.pdf

5	Group Personal Accident Insurance	6-Aug-13	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/122/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-personal-accident-policy-wording.pdf
6	Home Suraksha Plus Policy	08-Dec-09	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/258/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/home-suraksha-plus-policy-wording.pdf
7	New Healthwise Policy	6-Aug-13	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/118/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/new-healthwise-policy-wording.pdf
8	Parivar Suraksha Bima	6-Aug-13	IRDA/NL-HLT/HDFC-ERGOGI/P-H/V.I/117/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/parivar-suraksha-bima--policy-wording.pdf
9	Parivar Suraksha Bima - Retail	18-Jun-15	57/IRDAI/HDFC-ERGOGI/NL-PACKAGE/2015-16		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-

						wordings-parivar-suraksha-bima-retail.pdf
10	Personal Accident Insurance	30-Sep-13	IRDA/NL-HLT/HDFC- ERGOGI/P-H/V.I/257/13-14	HDFPAIP03002V0 10203	01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/personal-accident-insurance.pdf
11	Gramin Arogya Nidhi	18-Jun-15	56/IRDAI/HDFC- ERGOGI/NL- PACKAGE/2015-16		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/gramin-arogya-nidhi-pw.pdf
12	Sarv Suraksha Policy	30-Sep-13	IRDA/NL-HLT/HDFC- ERGOGI/P-H/V.I/256/13-14	HDFPAIP10004V0 10910	01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/sarv-suraksha-policy.pdf
13	Micro Insurance- Personal Accident Insurance	30-Sep-13	IRDA/NL-HLT/HDFC- ERGOGI/P-H/V.I/257/13-14		23-Feb-17	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-personal-accident-policy-wording.pdf
14	Micro Insurance- Critical Illness Insurance	6-Aug-13	IRDA/NL-HLT/HDFC- ERGOGI/P-H(C)/V.I/120/13- 14		23-Feb-17	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-gci_policy-wordings-unf.pdf

15	Micro Insurance- Health Suraksha	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/21/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-health-suraksha-policy-wordings.pdf
16	Micro Insurance- Group Mediclaim Insurance Policy	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/23/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-group-mediclaim---policy-wording.pdf
17	Micro Insurance- Group Hospital Cash Insurance	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/24/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-group-hospital-cash--policy-wording.pdf
18	Micro Insurance- Group Personal Accident Insurance	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/25/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-group-personal-accident-policy-wording.pdf
19	Micro Insurance - Gramin Suraksha Bima Policy	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/26/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/micro-

						gramin-suraksha-bima - policy-wording.pdf
20	Micro Insurance Gramin Arogya Nidhi	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/27/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/gramin-arogy-a-nidhi---policy-wordings.pdf
21	Mircro Insurance - Gramin Suraksha Bima	30-Sep-16	IRDAI/HLT/HDFC- ERGOGI/P-H/V.1/29/16-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-micro-gramin-suraksha-bima-retail.pdf
22	Group Critical Illness Insurance	21-Mar-17	IRDAI/HLT/HDFC- ERGOGI/P-H (G)/V.I/69/2016-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/gci_policy-wordings.pdf
23	my:health Medisure Classic Insurance	23-Aug-12	IRDA/NL-HLT/L&TGI/P- H/V.I/249/13-14		01-Feb-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wording-classic-hrc.pdf
24	My Health: Group Personal Accident	30-Sep-13	IRDA/NL-HLT/L&TGI/P- H/V.I/307/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-

						wordings/others/policy-wording-gpa-hrc.pdf
25	My: health Group Medisure Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-H/V.1/329/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-ghi-hrc.pdf
26	my:Jeevika Personal Accident Micro Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-P/V.I/308/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/myjeevika-personal-accident-micro-insurance.pdf
27	my: Health Personal Accident Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-P/V.I/306/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-pa-hrc.pdf
28	my:jeevika Medisure Micro Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-H/V.I/247/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/myjeevika-medisure-micro-insurance.pdf
29	my:jeevika Cash@hospital Micro Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-H/V.I/248/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/myjeevika

						-cash@hospital-micro-insurance.pdf
30	my:health Medisure Prime Insurance	30-Sep-13	IRDA/NL-HLT/L&TGI/P-H/V.I/250/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings---prime---hrc.pdf
31	my:asset Loan Protect Total Relief Policy	28-Mar-14	IRDA/NL-HLT/L&TGI/P-H/V.I/242/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings---loan-protect.pdf
32	my:health Medisure Plus Insurance	08-Aug-14	IRDA/NL-HLT/L&TGI/P-H/V.II/34/14-15	LTGHLIP15002V021415	01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/my-health-medisure-plus.pdf
33	Sampoorna Suraksha	25/02/2019 Withdrawal -	HDFHLIP19129V011819		16-Oct-19	Not Applicable
34	Sampoorna Suraksha	15-Oct-19	HDFHLIP20070V011920		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/sampoorna-suraksha_policy-wording.pdf
35	Apne, Sapne Surakshit	17-May-18	APOPAGP18032V011718		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-

						wordings/others/apne-sapne-surakshit_policywording.pdf
36	Arogya Sanjeevani, HDFC Ergo Health Policy	31-Mar-20	HDHHLIP20176V011920		01-Apr-21	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wording---arogyasanjeevani_hehi.pdf
37	Corona Kavach Policy, HDFC ERGO Health (Group)	14-Aug-20	HDHHLGP21148V012021		01-Apr-21	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings---corona-kavach-policy-hdfc-ergo-health-(group).pdf
38	Corona Kavach, HDFC Ergo Health Policy	10-Jul-20	HDHHLIP21099V012021		01-Jul-21	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/corona-kavach-policy-pw.pdf
39	Corona Rakshak, HDFC Ergo Health Policy	10-Jul-20	HDHHLIP21109V012021		01-Jul-21	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/policy-wordings-corona-rakshak-policy-hehi.pdf

40	Easy Domestic Travel Insurance	2-Jul-13	IRDA/NL-HLT/AMHI/P-T/V.I/108/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/easy-domestic-travel-insurance--policy-wording.pdf
41	Easy Health Group Insurance	2-Jul-13	IRDA/NL-HLT/AMHI/P-H/V.I/107/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/easy-health-group-insurance.pdf
42	Group Easy Cash	23-Jan-17	IRDAI/HLT/AMHI/P-H(G)/V.I/54/2016-17		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-easy-cash---policy-wordings.pdf
43	Group Emergency Accident Insurance Plan	7-Jun-18	APOPAGP18085V011718		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-emergency-accident-insurance-plan_policy-wording.pdf
44	Group Out-patient Insurance	13-Nov-18	APOHLGP19064V011819		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-out-patient-

						insurance_policy-wordings.pdf
45	Group Personal Accident Insurance	2-Jul-13	IRDA/NL-HLT/AMHI/P-P/V.I/109/13-14		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/group-pa--policy-wordings.pdf
46	Health On	21-Sep-20	HDHHLIP21320V022021		10-Jan-23	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/health-on.pdf
47	Health Plus	12-Feb-19	APOHLGP19123V011819		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/healthplus_policy-wordings.pdf
48	Insure Health Insurance	17-Feb-09	IRDA/NL-HLT/AMHI/P-H/W.1/13-14		01-Oct-13	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/insure-health---policy-wordings.pdf
49	Optima Enhance	30-Aug-17	APOHLGP18007V011718		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/optima-enhance-policy-wording.pdf

50	Optima Shield	12-Jul-19	APOHLGP20038V011920		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/optima-shield-policy-wordings.pdf
51	Total Health Plan	21-Sep-20	HDHHLIP21317V032021		10-Jan-23	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/total-health-plan.pdf
52	Ultra Loan Shield	7-Mar-19	101Y096V02		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/ultra-loan-shield.pdf
53	Health Protector	08-May-17	49/IRDAI/HLT/HDFCEROGI/P-TA/V.I/1 5-1 6		08-May-17	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/hp_policy-wordings.pdf
54	Njoy	29-Sep-17	APOTGDP18043V011718		01-Oct-20	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/others/njoy_policy-wording.pdf

--

In case you had opted for add-ons or rider along with your base product, kindly refer to the Prospectus & Policy wording documents of the respective active add-ons/riders available under downloads section on our website