

- **Post-Hospitalisation** - Pays for medical expenses incurred 90 days immediately after the discharge post hospitalisation
- **Day care procedures** - Pays for medical expenses for 144 day care procedures which do not require 24 hours hospitalisation due to technological advancement
- **Domiciliary Treatment** - Pays for expenses incurred for medical treatment taken at home, on the advice of a physician
- **Organ Donor** - Pays for medical expenses for an organ donor's treatment in the event of organ transplantation
- **Emergency Ambulance** - Pays for expenses for utilizing ambulance services in an emergency
- **Ayush** - Pays for medical expenses for in-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy

#### WHAT IS NOT COVERED

- Any treatment within first 30 days of cover except any accidental injury
- Pre-existing conditions will not be covered for first 48 months
- Expenses arising from HIV or AIDS and related diseases.
- Mental disorder or insanity, cosmetic surgery, weight control treatment
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind
- Pregnancy, dental and external aids and appliances unless covered under specific plans
- 2 year exclusions for specific diseases
- Experimental, investigational or unproven treatment, devices and pharmacological regimens

For a complete list of exclusions, kindly refer our policy wordings

#### CLAIMS PROCESS

- In case of hospitalization, intimation should be provided to the Company immediately and not later than 7 days
- In all other cases, the Company must be informed of any event or occurrence that may give rise to a claim under this Policy at least 7 days prior to any consequent treatment, consultation or procedure being taken and the Company should pre-authorise such treatment, consultation or procedure
- Any documentation and information requested to establish the circumstances of the claim, its quantum or the Company's liability for the claim, should be submitted within 15 days of our request or discharge from Hospital or completion of treatment, whichever is earlier

#### RENEWAL BENEFITS

- Cumulative bonus of 5% for every claim-free year upto a maximum of 50%
- Pays upto 1% of Sum Insured, maximum upto Rs. 5000 for a Health Checkup after 4 consecutive claim-free years

#### TERMS & CONDITIONS

- **Disclaimer:** The above information is only indicative in nature. For details of the coverage and exclusions please refer to the policy wordings.
- **Liability of the Company** does not commence until the Company has accepted the proposal and full premium has been paid.
- **Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Five Hundred (500) Rupees.

#### FREE LOOK

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

#### HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1<sup>st</sup> Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: 6<sup>th</sup> Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

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**HDFC  
ERGO**

GENERAL INSURANCE

For more details on risk factors, terms and conditions, please read the sales brochure before conducting a sale. Insurance is the subject matter of solicitation. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN : U66010MH2002PLC134685. UIN:IRDA/NL-HL/HDFC-ERGOGIP-HV/16973-14. IRDAI Reg No. 125. Product Code:HSBR00190Oct15.UD No. 1141.

**HEALTH  
SURAKSHA**

**HDFC  
ERGO**

GENERAL INSURANCE

Har pal aapke saath

Wellness that you deserve



**SILVER**

HDFC ERGO brings to you **Health Suraksha**, a unique health insurance plan, providing optimum health coverage at an affordable price. Health Suraksha covers not only hospitalisation in the event of an accident or sickness but extends to cover pre and post-hospitalisation expenses, day care procedures, domiciliary treatment, organ donor expenses. Moreover, you get a renewal bonus for each claim-free year. Get “**Health Suraksha**” today and protect your tomorrow!

PRODUCT HIGHLIGHTS

- Tax Benefit under section 80D\*
- No Medical Check-up upto 45 years

- No Sub-limits on any disease, room rent, hospital charges and doctor fees
  - Cashless Treatment at Network Hospital
  - 5% bonus on Sum Insured for every claim-free year
  - No limit for age at entry
  - Offers one year or two years policy coverage period
  - Option to cover on individual sum insured basis and on family floater basis
  - Avail a family discount of 10%, if 2 or more members of a family are covered under the same policy on Individual sum insured basis
  - Life Long Renewability
- Children below 5 years would be covered provided both the parents are covered under our policy.

(\* Subject to the change in Tax Laws)

*\*If pre-policy check up would be conducted in our empanelled diagnostic centre, 50% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.*

WHAT IS COVERED

- **In-patient Treatment** - Covers hospitalisation expenses due to an illness or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, intensive care unit, medical practitioner, medicines or drugs and other related expenses.
- **Pre-Hospitalisation** - Pays for medical expenses incurred due to an illness 60 days immediately before hospitalisation.

PREMIUM TABLE (Inclusive of Service Tax & Edu. Cess)							
Sum Insured - 200,000				1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	2,430						
18-35	3,278	4,918	6,375	7,833	4,324	5,860	7,560
36-45	4,114	6,172	7,629	9,087	4,992	6,488	8,188
46-50	6,366	9,550	10,983	12,081	6,647	7,667	8,789
51-55	7,641	11,460	13,179	14,497	7,966	9,126	10,495
56-60	9,168	13,753	15,814	17,396	9,573	10,531	11,584
61-65	12,835	19,253	21,564	23,489	13,277	14,606	16,065
66-70	17,327	25,992	28,591	30,670	17,925	19,717	21,689
71-75	23,392	35,089	37,720	40,001	24,198	26,618	29,280
76-80	30,410	45,616	48,352	50,633	31,458	34,604	38,064
>80	36,796	55,195	57,954	60,162	38,064	41,870	46,058
Sum Insured - 300,000				1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	2,764						
18-35	3,792	5,688	7,364	9,005	4,968	6,714	8,648
36-45	4,564	6,846	8,504	10,163	5,586	7,293	9,228
46-50	7,074	10,611	12,203	13,423	7,385	8,519	9,766
51-55	8,489	12,734	14,643	16,108	8,851	10,140	11,661
56-60	10,187	15,280	17,572	19,330	10,637	11,701	12,871
61-65	14,261	21,392	23,959	26,098	14,753	16,228	17,851
66-70	19,253	28,879	31,768	34,077	19,916	21,908	24,099
71-75	25,992	38,987	41,912	44,445	26,887	29,576	32,534
76-80	33,789	50,683	53,725	56,258	34,953	38,449	42,294
>80	40,885	61,327	64,394	66,846	42,294	46,522	51,176
Sum Insured - 400,000				1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	3,456						
18-35	4,740	7,110	9,244	11,554	6,355	8,579	11,153
36-45	5,706	8,558	10,697	12,837	7,060	9,178	11,472
46-50	8,843	13,264	15,254	16,779	9,232	10,649	12,208
51-55	10,611	15,917	18,304	20,135	11,063	12,674	14,576
56-60	12,734	19,100	21,966	24,162	13,296	14,625	16,088
61-65	17,827	26,740	29,949	32,623	18,441	20,285	22,314
66-70	24,067	36,100	39,710	42,597	24,896	27,385	30,124
71-75	32,489	48,735	52,389	55,557	33,609	36,970	40,667
76-80	42,237	63,354	67,155	70,324	43,692	48,061	52,867
>80	51,106	76,659	80,492	83,559	52,867	58,153	63,969
Sum Insured - 500,000				1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	4,146						
18-35	5,688	8,533	11,093	13,866	7,626	10,295	13,384
36-45	6,846	10,270	12,837	15,404	8,472	11,014	13,766
46-50	10,611	15,917	18,304	20,135	11,078	12,778	14,649
51-55	12,734	19,100	21,966	24,162	13,276	15,209	17,491
56-60	15,280	22,921	26,358	28,994	15,956	17,551	19,306
61-65	21,392	32,089	35,939	39,148	22,129	24,343	26,777
66-70	28,879	43,319	47,651	51,116	29,874	32,863	36,149
71-75	38,987	58,481	62,867	66,669	40,330	44,364	48,800
76-80	50,683	76,026	80,587	84,388	52,430	57,674	63,440
>80	61,327	91,990	96,590	1,00,270	63,440	69,784	76,763

PREMIUM TABLE (Inclusive of Service Tax & Edu. Cess)							
Sum Insured - 200,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	4,373						
18-35	5,901	8,852	11,476	14,099	7,782	10,548	13,609
36-45	7,405	11,109	13,732	16,356	8,986	11,678	14,738
46-50	11,459	17,191	19,769	21,746	11,964	13,800	15,820
51-55	13,753	20,629	23,722	26,094	14,338	16,426	18,891
56-60	16,502	24,755	28,467	31,313	17,232	18,955	20,851
61-65	23,104	34,656	38,815	42,279	23,899	26,290	28,918
66-70	31,189	46,785	51,463	55,206	32,265	35,490	39,039
71-75	42,106	63,159	67,896	72,001	43,557	47,912	52,704
76-80	54,738	82,108	87,034	91,139	56,624	62,288	68,516
>80	66,232	99,351	1,04,318	1,08,291	68,516	75,367	82,904
Sum Insured - 300,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	4,975						
18-35	6,826	10,239	13,233	16,210	8,943	12,086	15,567
36-45	8,215	12,323	15,307	18,293	10,056	13,127	16,610
46-50	12,733	19,099	21,966	24,161	13,293	15,334	17,578
51-55	15,280	22,920	26,358	28,994	15,932	18,252	20,989
56-60	18,337	27,504	31,630	34,794	19,147	21,061	23,168
61-65	25,670	38,506	43,126	46,976	26,556	29,211	32,131
66-70	34,656	51,983	57,182	61,339	35,849	39,435	43,378
71-75	46,785	70,177	75,441	80,002	48,396	53,238	58,561
76-80	60,820	91,230	96,704	1,01,265	62,916	69,208	76,129
>80	73,592	1,10,389	1,15,909	1,20,323	76,129	83,740	92,116
Sum Insured - 400,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	6,220						
18-35	8,533	12,799	16,638	20,798	11,439	15,443	20,076
36-45	10,270	15,404	19,254	23,106	12,708	16,521	20,649
46-50	15,917	23,875	27,457	30,202	16,618	19,167	21,974
51-55	19,099	28,650	32,947	36,243	19,913	22,813	26,237
56-60	22,920	34,380	39,538	43,491	23,932	26,325	28,959
61-65	32,088	48,133	53,908	58,722	33,194	36,513	40,165
66-70	43,320	64,979	71,478	76,675	44,812	49,293	54,223
71-75	58,481	87,722	94,301	1,00,002	60,497	66,546	73,201
76-80	76,026	1,14,037	1,20,880	1,26,582	78,646	86,510	95,160
>80	91,991	1,37,986	1,44,886	1,50,406	95,160	1,04,676	1,15,144
Sum Insured - 500,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	7,463						
18-35	10,239	15,359	19,967	24,959	13,726	18,530	24,091
36-45	12,323	18,485	23,106	27,727	15,249	19,825	24,779
46-50	19,099	28,650	32,947	36,243	19,940	23,001	26,368
51-55	22,920	34,380	39,538	43,491	23,897	27,376	31,484
56-60	27,504	41,257	47,444	52,189	28,720	31,591	34,751
61-65	38,506	57,600	64,691	70,466	39,833	43,871	48,199
66-70	51,983	77,974	85,773	92,009	53,774	59,153	65,068
71-75	70,177	1,05,266	1,13,161	1,20,004	72,595	79,856	87,480
76-80	91,230	1,36,846	1,45,057	1,51,898	94,373	1,03,813	1,14,192
>80	1,10,389	1,65,583	1,73,862	1,80,486	1,14,192	1,25,612	1,38,174