

- **Pre-Hospitalisation** - Pays for medical expenses incurred due to an illness 60 days immediately before hospitalisation
- **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
- **Regain Benefit (Optional)** - Automatic availability of the basic sum insured, if the basic sum insured inclusive of the no claim bonus has been exhausted during the policy year. Additional 5% premium will be charged on the base premium. *(Not applicable for 2 lacs sum insured)*
- **Enhanced Cumulative Bonus (Optional)** - The cumulative bonus shall automatically increase to 10% and the maximum cumulative bonus shall not exceed 100% of Base Sum Insured. Additional 2.5% premium will be charged on the base premium. *(Not applicable for 2 lacs sum insured)*.

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 ₹10 Lakhs.

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

(Formerly HDFC General Insurance Limited from Sept, 14, 2016 and L&T General Insurance Company Limited upto Sept, 13, 2016).

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

Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Fax: 91-22-6638 3699

☎ Toll-free: 1800 2666 400 (Accessible from India only)

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🌐 www.hdfcergo.com

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN: U68030MH2007PLC:177117. UIN: HDHFLP10001V020910. IRDAI Reg. No. 146. Product Code: HSRIR010064Spt17. UID No. 1157.

HDFC ERGO

Take it easy!

HEALTH SURAKSHA

HDFC ERGO

Take it easy!

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.

**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

| PREMIUM TABLE All premium are Excluding GST | | | | | | |
|---|--------|--------|---------------|---------|---------|---------|
| 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 |
| 0-17 | 2,595 | | | | | |
| 18-35 | 3,560 | 5,341 | 6,897 | 8,455 | 4,664 | 6,304 |
| 36-45 | 4,285 | 6,428 | 7,984 | 9,542 | 5,245 | 6,847 |
| 46-50 | 6,641 | 9,962 | 11,457 | 12,602 | 6,934 | 7,998 |
| 51-55 | 7,970 | 11,955 | 13,748 | 15,123 | 8,310 | 9,520 |
| 56-60 | 9,564 | 14,346 | 16,498 | 18,148 | 9,987 | 10,985 |
| 61-65 | 13,389 | 20,085 | 22,495 | 24,502 | 13,851 | 15,236 |
| 66-70 | 18,076 | 27,114 | 29,826 | 31,994 | 18,699 | 20,569 |
| 71-75 | 24,403 | 36,604 | 39,349 | 41,728 | 25,243 | 27,768 |
| 76-80 | 31,723 | 47,585 | 50,440 | 52,819 | 32,817 | 36,098 |
| >80 | 38,385 | 57,578 | 60,457 | 62,760 | 39,708 | 43,678 |
| 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 |
| 0-17 | 3,244 | | | | | |
| 18-35 | 4,451 | 6,676 | 8,678 | 10,848 | 5,967 | 8,055 |
| 36-45 | 5,357 | 8,035 | 10,043 | 12,051 | 6,629 | 8,617 |
| 46-50 | 8,302 | 12,453 | 14,321 | 15,753 | 8,668 | 9,997 |
| 51-55 | 9,962 | 14,944 | 17,185 | 18,904 | 10,386 | 11,899 |
| 56-60 | 11,955 | 17,932 | 20,623 | 22,684 | 12,483 | 13,731 |
| 61-65 | 16,736 | 25,106 | 28,118 | 30,629 | 17,314 | 19,045 |
| 66-70 | 22,595 | 33,893 | 37,282 | 39,993 | 23,374 | 25,711 |
| 71-75 | 30,503 | 45,756 | 49,187 | 52,160 | 31,555 | 34,710 |
| 76-80 | 39,655 | 59,481 | 63,050 | 66,024 | 41,021 | 45,123 |
| >80 | 47,981 | 71,972 | 75,571 | 78,451 | 49,635 | 54,599 |
| 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 |
| 0-17 | 3,893 | | | | | |
| 18-35 | 5,341 | 8,011 | 10,415 | 13,018 | 7,159 | 9,665 |
| 36-45 | 6,428 | 9,641 | 12,051 | 14,462 | 7,954 | 10,341 |
| 46-50 | 9,962 | 14,944 | 17,185 | 18,904 | 10,400 | 11,997 |
| 51-55 | 11,955 | 17,932 | 20,623 | 22,684 | 12,464 | 14,279 |
| 56-60 | 14,346 | 21,519 | 24,746 | 27,221 | 14,980 | 16,477 |
| 61-65 | 20,085 | 30,127 | 33,742 | 36,754 | 20,777 | 22,854 |
| 66-70 | 27,114 | 40,670 | 44,738 | 47,991 | 28,048 | 30,854 |
| 71-75 | 36,604 | 54,906 | 59,024 | 62,593 | 37,865 | 41,652 |
| 76-80 | 47,585 | 71,378 | 75,660 | 79,228 | 49,224 | 54,147 |
| >80 | 57,578 | 86,366 | 90,684 | 94,140 | 59,561 | 65,518 |

| PREMIUM TABLE All premium are Excluding GST | | | | | | |
|---|----------|----------|---------------|----------|----------|----------|
| Sum Insured - 750,000 | | | 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 |
| 0-17 | 5,060 | | | | | |
| 18-35 | 6,942 | 10,415 | 13,539 | 16,922 | 9,308 | 12,566 |
| 36-45 | 8,356 | 12,534 | 15,667 | 18,800 | 10,341 | 13,442 |
| 46-50 | 12,951 | 19,428 | 22,341 | 24,575 | 13,522 | 15,597 |
| 51-55 | 15,541 | 23,313 | 26,809 | 29,490 | 16,203 | 18,563 |
| 56-60 | 18,650 | 27,974 | 32,171 | 35,388 | 19,474 | 21,420 |
| 61-65 | 26,110 | 39,164 | 43,864 | 47,780 | 27,010 | 29,711 |
| 66-70 | 35,248 | 52,872 | 58,159 | 62,389 | 36,463 | 40,109 |
| 71-75 | 47,585 | 71,378 | 76,731 | 81,370 | 49,224 | 54,147 |
| 76-80 | 64,240 | 96,360 | 1,02,141 | 1,06,959 | 66,453 | 73,099 |
| >80 | 81,585 | 1,22,377 | 1,28,496 | 1,33,390 | 84,396 | 92,836 |
| Sum Insured - 1,000,000 | | | 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 |
| 0-17 | 6,228 | | | | | |
| 18-35 | 8,545 | 12,817 | 16,663 | 20,828 | 11,455 | 15,465 |
| 36-45 | 10,283 | 15,426 | 19,283 | 23,138 | 12,726 | 16,544 |
| 46-50 | 15,940 | 23,910 | 27,496 | 30,247 | 16,641 | 19,196 |
| 51-55 | 19,129 | 28,692 | 32,996 | 36,295 | 19,942 | 22,847 |
| 56-60 | 22,953 | 34,430 | 39,595 | 43,555 | 23,967 | 26,364 |
| 61-65 | 32,135 | 48,203 | 53,986 | 58,807 | 33,242 | 36,567 |
| 66-70 | 43,383 | 65,074 | 71,581 | 76,787 | 44,877 | 49,365 |
| 71-75 | 58,566 | 87,849 | 94,438 | 1,00,148 | 60,585 | 66,642 |
| 76-80 | 79,064 | 1,18,596 | 1,25,713 | 1,31,642 | 81,789 | 89,968 |
| >80 | 1,00,411 | 1,50,617 | 1,58,149 | 1,64,173 | 1,03,871 | 1,14,259 |

*Taxes will be applicable.

2 years policy: 10% Discount on premium if Insured Person is paying premium of 2 years in advance i.e. premium*2*90%