

- **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 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.

Toll-free: 1800 2 700 700 (Accessible from India only)

Fax: 91-22-6638 3699

care@hdfcergo.com

www.hdfcergo.com

**HDFC  
ERGO**  
GENERAL INSURANCE

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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.

\*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 Service Tax						
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 Service Tax						
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

Applicable rate of service tax will be charged on above premium

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