

A. Preamble

Cumulative Bonus Plus is an add-on that can only be opted and shall only function along with an active HDFC ERGO Retail Health Base Product. This add-on cannot be opted in isolation or as a separate product.

B. Operative Clause

- a.** This Add-on can be opted without any additional premium only at inception or at the time of renewal of Base Policy.
- b.** All other general terms & conditions, exclusions, clauses, eligibility rules, and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document or on the Policy Schedule of the Base Policy.
- c.** Policy duration of this Add-on shall be same as that of the Base Policy.
- d. Base Policy or Base Product** means the HDFC ERGO Retail Health Insurance policy or product to which this add-on is attached

C. Coverage

Coverage provided under any type of cumulative bonus cover, which increases the coverage amount, post completion of a Policy Year, of the base policy, shall be superseded to the extent of coverage as detailed hereunder.

- a.** The applicable bonus under the base policy shall be provided irrespective of any claims made during a Policy Year.
- b.** Clause in the Base Policy pertaining to reduction in bonus post completion of policy year owing to a claim during the Policy Year shall stand void.
- c.** All other terms and conditions applicable to the benefit providing cumulative bonus under the base policy shall remain same.