

Previous versions of Policy Wordings of Revised Accident & Health Products [Only for all products revisions launched post 21st April 2022]

Sr. No.	Name of the product	Name of Product Variant	UIN	Period of Insurance OR Policy Period start date falling during	Link to Policy Wordings	Prospectus
1	my:health Suraksha	Not Applicable	HDFHLIP214 73V052021	01-Oct-2020 and 8th-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-health-suraksha_old_pws.pdf	
2	Optima Restore	Not Applicable	HDHHLIP213 22V062021	01-Oct-2020 and 21st-Apr-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore_old_pws.pdf	
3	my: Optima Secure	Not Applicable	HDFHLIP210 16V012122	19-Jul-2021 and 20th-Oct-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-optima-secure_old_pws.pdf	
4	Easy Health	Easy Health Standard	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_standard_old_pws.pdf	
5	Easy Health	Easy Health Exclusive	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_exclusive_old_pws.pdf	
6	Easy Health	Easy Health Premium (Withdrawn)	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_premium_old_pws.pdf	
7	Sarv Suraksha	Not Applicable	HDFHLGP210 02V022122	01-Apr-2021 and 21-May-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-	

	Plus (Group)				wordings/group/sarv-suraksha-plus-group-pw(old).pdf	
8	HDFC ERGO Group Health Insurance	Not Applicable	HDHHGP215 44V012021	01-Apr-2021 and 5th-Oct-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/group/hdfc-ergo-ghi-old.pdf	
9	my: Optima Secure	Not Applicable	HDFHLIP231 23V022223	21-Oct-2022 and 18th-Oct-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/os-old.pdf	
10	my:health Suraksha	Not Applicable	HDFHLIP230 31V062223	09-Aug-2022 and 29th-Nov-2023	http://hdfcergo.com/docs/default-source/downloads/policy-wordings/health/mhs-old.pdf	
11	Easy Health	Easy Health Standard	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(standard)-pw-old.pdf	
12	Easy Health	Easy Health Exclusive	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(exclusive)-pw-old.pdf	
13	Optima Restore	Optima Restore	HDFHLIP221 93V072122	22-Apr-2022 and 29th-July- 2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore-old.pdf	
14	my: Optima Secure	my: Optima Secure	HDFHLIP240 92V032324	19-Oct-2023 and 1st-Aug-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-old.pdf	
15	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V012425	11-Jul-2024 and 1st-Aug-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-old.pdf	
16	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V042425	2-Aug-2024 to 18-Sep-2024	https://www.hdfcergo.com/docs/defaultso	

					wordings/health/optimasecure-revision-old-pw-1.pdf	
17	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V022425	2-Aug-2024 to 18-Sep-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfcergo-secure-old-4in1.pdf	
18	HDFC ERGO Group Health Insurance	Not Applicable	HDFHLGP240 95V032425	6-Oct-2023 to 29-Oct-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/group-health-insurance---pw-old.pdf	
19	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V052425	19-Sep-2024 to 18-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-v05-old.pdf	
20	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V032425	19-Sep-2024 to 18-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-v03-old.pdf	
21	HDFC ERGO Explorer	Not Applicable	HDFTIOP230 163V012223	13-Jul-2023 to 30-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-explorer-pw-old.pdf	
22	Sarv Suraksha Plus (Group)	Not Applicable	HDFHLGP240 20V032324	22-May-2023 to 29-Jan-2025	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/policy-wording_sspg_ped_v03.pdf	
23	Energy	Not Applicable	HDHHLIP213 45V042021	01-Oct-2020 to 21-Aug-2025	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/energy-pw-v04-old.pdf	https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/energy-prospectus-v04-old.pdf

Kindly Note:

1. The product UIN mentioned in the footer of your policy schedule / Certificate of Insurance along with the product name will guide you to the correct policy wordings to be referred.
2. For Period of Insurance or Policy Period start date please refer to your policy schedule / Certificate of Insurance
3. 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