

HDFC ERGO (Health Suraksha)

Unique Covers:

Air Ambulance Cover: Covers expenses incurred on air ambulance transportation in an airplane or helicopter to nearest hospital for emergency care.

Recovery Benefit: Lumpsum benefit in case the insured person is hospitalised for a consecutive and a continuous period of more than 10 days.

Sum Insured Rebound: Adds to the sum insured, an amount equivalent to the admissible claim amount, subject to maximum of basic sum insured, on subsequent hospitalisation of the insured person during a policy year

Note that Rebound amount shall be available to all insured persons for same and different Illness claims, subject to the condition that a single claim in a policy year cannot exceed the sum of basic sum Insured and cumulative bonus earned. In case of treatment for chemotherapy and dialysis, sum insured rebound will be applicable only once in lifetime of policy.

Renewal Benefits :

Preventive Health Check-Up – Booster: Helps you keep track of your health status by availing a preventive health check-up post completion of every policy year, irrespective of claims.

Cumulative Bonus Increase: in 10%/25% of base sum insured every claim free year up to 100%/200% of base sum insured as per the plan opted.

Fitness discount at renewal: Accumulate healthy weeks and earn up to 10% discount on renewal premium ∪ Health incentives: Maintain good health and avail 50% discount at renewal on medical underwriting loading based on favourable test parameters. Such tests should be done at your own cost through our network provider ∪ Wellness services: Health coach, specialised stress management program, diet consultation, discounts on OPD/pharma and more.

Discounts

Family Discount :A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an individual sum insured policy with the company.

Loyalty Discount: If insured has purchased policies for more than 1 product from us, discount equivalent to 10% on lower of the premium amongst all of the active policies held by customer is offered.

Total maximum discount of all mentioned above, should not exceed 20% of the total premium per policy.

Other Discounts

Long term policy discount - A discount of 7.5% and 10% will be offered in case a policy is purchased for 2-year and 3-year tenure respectively, provided he has paid the premium in advance as a single premium. This benefit is not available for instalment premium payment options. Premium will be as per the corresponding age of that particular year. For example: If a person of age 45 years opts for a 3 years tenure policy, then premium will be calculated with age 45, 46 and 47 i.e., 1* (36-45 age band) and 2* (46-50 age band)