

## **HDFC ERGO (Health Suraksha)**

### **ELIGIBILITY:**

**For a proposer :** Minimum Entry Age is 18 Years and Maximum Entry Age is Lifetime Entry.

**For Adult Dependent:** Minimum Entry Age is 18 Years Maximum Entry Age is Lifetime Entry.

**For Child/Children:** Minimum Entry Age is 91 Days Maximum Entry Age is 25 Years.

**Policy period:** This policy can be issued for 1 year/ 2 years/ 3 years.

### **Premium Tier Classification**

For the purpose of policy issuance, the premium will be computed basis the tier chosen by the policy holder in the proposal form and as mentioned in the policy schedule. Classification of cities would be as under:

Tier 1 : Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara.

Tier 2 : Rest of India - All other cities Conditions:

- I. On payment of Tier 1 premiums, an insured person can avail treatment all over India without any co-payment.
- II. On payment of Tier 2 premiums, an insured person can avail treatment at Tier 2 cities without any co-payment. However, if an insured person avails a

treatment in Tier 1 cities, 20% co-payment shall be applicable on admissible claim amount.

- III. Co-payment under II above will not be applied if an insured person opts for hospitalisation with room rent up to Rs. 2,

**Floater sum insured option:** Self, spouse, dependent children\* and dependent parents/parents in law can be covered under floater option

**\*Dependent children:** A child is considered a dependent for insurance purposes until his 25th birthday provided he is financially dependent, on the proposer.