

Suraksha - HDFC ERGO

General Coverage Information

We will pay under the listed covers on Medically Necessary Hospitalization of an Insured Person due to Illness or Injury sustained or contracted during the Policy Period. The payment is subject to Sum Insured and limits, including Cumulative Bonus if applicable, as specified in the Schedule of Coverage in the Policy Schedule. Subject to other terms and conditions of the Policy.

I. Hospitalization Cover

1. Medical Expenses

Insured Person can avail Hospitalization at home under Home Healthcare for Medically Necessary Treatment of Illnesses. Coverage for Mental illness is applicable if done in a Mental Health Establishment and is subject to the provisions contained in the Mental Health Care Act, 2017, as amended, and other applicable laws and Regulations.

- Room rent, boarding and Nursing charges**
- Intensive Care Unit charges**
- Consultation fees**
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances**
- Medicines, drugs, and consumables**
- Diagnostic procedures**
- Cost of prosthetic and other Medical devices or equipment if implanted internally during a Surgical Procedure**

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

a) Mental Healthcare

Coverage under Section B-I-1 on Hospitalization of Insured Person in Hospital or Day Care Centre for Day Care Treatment, if prescribed by the treating Medical Practitioner. This Cover can be availed through Cashless Facility only as per the procedure given under Claims Procedure

2. Home Healthcare

- **Room rent, boarding and Nursing charges**
- **Intensive Care Unit charges**
- **Consultation fees**
- **Anesthesia, blood, oxygen, operation theatre charges, surgical appliances**
- **Medicines, drugs, and consumables**
- **Diagnostic procedures**
- **Cost of prosthetic and other Medical devices or equipment if implanted internally during a Surgical Procedure**

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

3. Domiciliary Hospitalization We will pay the Medical Expenses incurred on Domiciliary Hospitalization of the Insured Person provided that:

- **It has been prescribed by the treating Medical Practitioner.**
- **The condition of the Insured Person is such that he/she could not be removed to a Hospital.**
- **The Medical Necessary Treatment is taken at Home on account of non-availability of room in Hospital.**

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

4. Pre-Hospitalization Cover We will pay for the Pre-hospitalization Medical Expenses incurred during the 60 days immediately before Hospitalization of an Insured Person, provided that Claim under Section B-I-1 or B-I-6 is admissible under the Policy. Where Insured Person has opted for Home Healthcare treatment under Section B-I-2, Pre-Hospitalization Medical Expenses are payable up to 60 days prior to the start of the Medical treatment.

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

5. Post-Hospitalization Cover We will pay for the Post-Hospitalization Medical Expenses incurred up to 180 days from the date Insured Person is discharged from Hospital, provided that Claim under Section B-I-1 or B-I-6 is admissible under the Policy. Where Insured Person has opted for Home Healthcare treatment under Section B-I-2, Post Hospitalization Medical Expenses are payable up to 180 days post completion of the medical treatment.

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

6. Day Care Procedures Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

7. Road Ambulance We will pay for expenses incurred on Road Ambulance Services if Insured Person is required to be transferred to the nearest Hospital following an emergency, from one Hospital to another Hospital, or from Hospital to Home (within the same City) following Hospitalization, provided that Claim under B-I-1 and B-I-6 is admissible under the Policy.

Insured Person shall bear a specified percentage of the admissible Claim amount under each and every Claim if Co-payment under Section B-III-14 is opted and specified in the Schedule of Coverage in the Policy Schedule.

II. Renewal Benefits

1. Preventive Health Check-Up After every block of four consecutive, continuous, and Claim-free Policy Years with Us, We will pay towards the cost of Preventive Health Check-up up to a specified percentage (as mentioned in the Schedule of Coverage) of Sum Insured for those Insured Persons who were Insured under the previous 4 Policy years with Us.

- This benefit will not be carried forward if not utilized.
- Eligibility to avail Health Check-up will be in accordance to lower of expiring Policy Sum Insured or Renewed Policy Sum Insured.
- This cover is applicable only to Insured Person covered under all four Policy Years and who continue to remain insured in the subsequent Policy Year/Renewal.
- Availing of Claim under this Cover will not impact the Sum Insured or the eligibility for Cumulative Bonus.

2. Cumulative Bonus On each Renewal of the Policy with Us, We will apply 5% of Basic Sum Insured under the expiring Policy as Cumulative Bonus, provided that:

- There has been no claim under the Policy in expiring.
- Cumulative Bonus will be reduced at the same rate as accrued in the event of an admissible Claim under Section B-I of the Policy.
- Cumulative Bonus can be accumulated up to 50% of the Sum Insured.
- Cumulative Bonus applied will be applicable only to Insured Person covered under expiring Policy and who continue to remain insured on Renewal.
- In case of multiyear policies, Cumulative Bonus that has accrued for the second and third Policy Year will be credited on Renewal. Accrued Cumulative Bonus may be utilized in case of any Claim during Policy tenure.

No. of Healthy Weeks Accumulated	Discount on Renewal Premium
1-4	0.50%
5-8	1.00%
9-12	2.00%
13-16	3.00%
17-26	6.00%
27-36	7.50%
Above 36	10.00%

Steps to accumulate Healthy Weeks:

Recording minimum 50,000 steps in a week (subject to a maximum of 15,000 steps per day), tracked through Your wearable device linked to Our HDFC ERGO Mobile App and Your Policy number.

Burning a total of 900 calories (up to a maximum of 300 calories in one exercise session per day), tracked by Your wearable device linked to Our HDFC ERGO Mobile App and Your Policy number.

Fitness discount @ Renewal is applicable for Adult Insured Persons only. Any Person covered as Child Dependent, irrespective of