

# HDFC Ergo - Medisure Super Top Up Policy

## Description

That's why we introduced HDFC ERGO my:health Medisure Super Top Up which provides you an option of buying a top-up insurance cover which works alongside your current health insurance policy.

## Benefits

- Higher sum insured at a lower premium with a range of deductibles
- Cover for hospitalisation expenses with no sub-limits\*
- Constant premium from 61 years and above\*
- No medical tests up to the age of 55 years\*
- Entry age till 65 years

## Features

### - **Freelook Period**

The free look period applies only to new individual health insurance policies, not renewals or porting/migrating policies. The insured person has fifteen days from receipt of the policy document to review and return it if not acceptable. If no claim is made during this period, the insured is entitled to:

1. A refund of the premium paid, minus expenses for medical examination and stamp duty charges.
2. If the risk has commenced, a deduction for the proportionate risk premium for the coverage period.
3. If partial coverage has commenced, a deduction for the proportionate premium for the coverage period.

### - **Two/three year policy period**

A discount of 5% and 10% will be offered in case a policy is purchased for 2 year and 3 year tenure respectively with single premium option i.e. premium has been paid in advance as a single premium.

- **Individual and floater sum insured options**

This policy gives you an option of covering your spouse and 2 dependent children. Your parents and parents in-law can also be covered in the same policy if it is on an individual sum insured basis and in a separate policy on floater sum insured basis.

- **No claims experience loading on renewal**

Even if you make a claim during the policy year, we do not increase the premium to be paid at the time of renewal due to claims in the policy

- **Critical Illness**

Pays sum insured on diagnosis of any of the listed 51 major medical illnesses and procedure covered with sum insured options of `100,000 to `500,00,000

- **Hospital Cash Benefit Add On**

Pays per day benefit on medically necessary hospitalisation of an insured person due to illness or injury. Sum insured options of `500/`1,000/`1,500/`2,000/`2,500/`3,000/`5,000/`7,500/`10,000