

HDFC ERGO (OPTIMA SECURE GLOBAL)

Introduction:

Optima Secure's Global Health Insurance Plan stands apart, offering comprehensive coverage that goes beyond the ordinary. Where you can access our extensive network of top-tier healthcare with specialists, and renowned medical facilities.

Title: Optima Secure Global Policy - Information

1. Customer Profile

- Name: Mr. Sharma
- Age: 35 years
- Occupation: Businessman
- Location: Delhi
- Family Status: Married

2. Policy Details

- Policy Name: Optima Secure Global
- Base Cover: 1 Crore
- Premium: INR 44,586 (including tax)
- Policy Type: Family Floater (2 members)
- Ages Covered: 35 years and 30 years
- Tier: Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara)

3. Policy Benefits

3.1 Secure Benefit

- Instantly doubles the base cover
- 1 Crore base cover becomes 2 Crores
- No extra cost

3.2 Restore Benefit

- 100% restoration of claimed amount
- Applies to partial or total claims of base cover
- Total coverage: 3 Crores (base) + 1 Crore (restored) = 4 Crores

3.3 Protect Benefit

- Covers non-medical expenses during hospitalization
- Typically 10-20% of the total bill amount
- Coverage: 40 lakhs for non-medical expenses

3.4 Plus Benefit

- Increases base cover upon renewal
- 1st year renewal: 50% increase (1.5 Crores)
- 2nd year renewal: 100% increase (2 Crores)
- Combined with Secure Benefit: Total coverage of 3 Crores

4. Summary of Coverage

Year | Base Cover | Secure Benefit | Plus Benefit | Total Coverage

Year	Base Cover	Secure Benefit	Plus Benefit	Total Coverage
0	1 Crore	1 Crore	-	2 Crores
1	1 Crore	1 Crore	0.5 Crore	2.5 Crores
2	1 Crore	1 Crore	1 Crore	3 Crores