

## **HDFC Ergo - Optima Secure Global**

### **Topic: Illustration for Sum Insured Utilization Overseas**

#### **Claim 1:**

- Claim amount: 1,10,00,000
- Admissible claim amount: 1,09,90,000 (minus 10000 deductible)
- Base Sum Insured: 1,00,00,000
- Plus Benefit: 50,00,000
- Utilization of Sum Insured: Base + Plus Benefit

#### **Claim 2:**

- Claim amount: 40,00,000
- Admissible claim amount: 39,90,000 (minus 10000 deductible)
- Available Benefit Limit: 40,10,000
- Utilization of Sum Insured: Plus Benefit

### **Topic: Illustration for Sum Insured Utilization Overseas**

#### **Claim 1:**

- Claim amount: 60,00,000
- Admissible claim amount: 60,00,000 Base (partial)
- Base Sum Insured: 1,00,00,000
- Benefits :-
  - Plus Benefits: 50,00,000
  - Secure Benefits: 1,00,00,000
  - Automatic restore benefits : 0
- Utilization of Sum Insured: Base

#### **Claim 2:**

- Claim amount: 2,80,00,000
- Admissible claim amount: 2,50,00,000
- Base Sum Insured: 40,00,000
- Benefits :-

- Plus Benefits: 50,00,000
- Secure Benefits: 1,00,00,000
- Automatic restore benefits : 60,00,000
- Utilization of Sum Insured: Base(balance)+Plus +Secure+Automatic Restore (partial)

Claim 3:

- Claim amount: 60,00,000
- Admissible claim amount: 40,00,000
- There is only Automatic Restore Benefit: 40,00,000
- Utilization of Sum Insured: Automatic Restore (partial)