

HDFC Ergo - Optima Secure Global

Choices and add on

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in. You can choose from the below deductible options and enjoy up to 56% discount on your premium.

Deductible Amount (INR): 25,000 - Discounting Factor: 14% Deductible Amount (INR): 50,000 - Discounting Factor: 27% Deductible Amount (INR): 1,00,000 - Discounting Factor: 36% Deductible Amount (INR): 2,00,000 - Discounting Factor: 41% Deductible Amount (INR): 3,00,000- Discounting Factor: 50% Deductible Amount (INR): 5,00,000 - Discounting Factor: 56%

Easy Switch

Member also has the super power to waive his opted deductible at renewal post completion of 5 years under this policy.

Add-on covers:

Critical Illness: Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 100,000 to INR 200,00,000 and in multiples of INR 100,000.

Hospital Cash Benefit (Add-on): Get sum insured options of INR 500 / INR 1000/ INR 1500 / INR 2,000 / INR 2,500 / INR 3000 / INR 5,000/ INR 7,500 / INR 10,000 to cover your out-of-pocket expenses.

Unlimited Restore (Add-on): Provides Unlimited Restorations in a policy year.

Individual Personal Accident Rider: Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement. Sum Insured shall be 5 (five) times the Sum Insured of Base Plan up to a maximum of INR 1 Crore.