

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

### **Standard exclusions**

Investigation and evaluation purposes | Obesity control | Cosmetic surgery | Hazardous sports | Breach of Law | Alcoholism, drug or substance abuse | Unproven treatments | Sterility and infertility | Maternity

### **Waiting periods**

30 days initial waiting period | 24 months waiting period on specific illnesses & surgical procedures | 36 months waiting period on pre-existing diseases