

HDFC Ergo - Optima Secure Global

Topic: Optima Secure Global Plan Features

Coverage:

- Base Sum Insured: 1 Crore / 2 Crores
- Hospitalisation Expenses: Up to Sum Insured (room rent at actuals)
- AYUSH Treatment: Covered
- Organ Donor Expenses: Covered
- Emergency Ambulance: Road: Up to Sum Insured | Air: Up to INR 5 lakhs

Benefits:

- Plus Benefit: Increase of 50% of Base Sum Insured irrespective of claim status, up to 100% in a policy year
- Protect Benefit: Covers emergency treatments
- E Opinion for Critical Illness: Available
- Global Health Cover: Per claim deductible of INR 10,000
- Pre-Hospitalisation: 60 days (India only)
- Post-Hospitalisation: 180 days (India only)
- Home Healthcare: Up to Sum Insured (India only)
- Domiciliary Hospitalisation: Up to Sum Insured (India only)
- Secure Benefit: 100% of Base Sum Insured (India only)
- Automatic Restore Benefit: Up to 100% of Base Sum Insured for any illness (India only)
- Preventive Health Check-up:
Individual policy: INR 8,000 per insured | **Floater policy:** INR 15,000 per policy (India only)
- Daily Cash for Shared Room: INR 800 per day, up to INR 4,800 (India only)