

HDFC Ergo - Medisure Super Top Up Policy

Title : Policy coverage

In-patient hospitalisation expenses: If the treatment of an illness or accidental injury is undertaken in a hospital, we cover the medical expenses incurred by you towards your hospitalisation on room rent/ICU/therapeutic unit, medical practitioner fees, anaesthetist fees, nurse fees, blood, oxygen and anaesthesia. There are no sub-limits under this cover.

Pre and post hospitalisation medical expenses: Policy covers all the medical expenses you incur up to 30 days before being admitted into a hospital and for 60 days after you have been discharged from hospital. These expenses are payable subject to following condition

- Such medical expenses are incurred for the same condition for which your hospitalisation was required and the in-patient hospitalisation claim for such hospitalisation is admissible by us

Expenses for pre-existing diseases: Policy covers expenses incurred for the treatment of diseases that you have before taking the policy and will be covered only after 3 continuous renewals with us.

Day care procedures: Policy covers medical expenses incurred by you for treatment or procedures that requires less than 24 hours of hospitalisation undertaken under general or local anaesthesia. There is no static list for day care procedures in the policy as advances in medical science leads to many more being added continuously. So, even if it is a new procedure, you can be rest assured that, we will cover it. However, this cover excludes diagnostic procedures and treatments taken in an out-patient department.