

HDFC Ergo - Medisure Super Top Up Policy

ELIGIBILITY

With this policy, one can be insured from the age of 18 years to 65 years. You can insure your children from the age of 91 days to the age of 23 years. Your parents and parents in-law can also be covered in the same policy on an individual sum insured basis and in a separate policy on floater sum insured basis. (age as on last birthday as at policy inception date to be considered)

You can also cover your family members as given below in a single Policy on Individual Sum Insured basis

- Grandmother • Grandfather • Brother • Sister • Grandson • Granddaughter • Daughter-in-law • Son-in-law • Nephew • Niece

You are not required to undergo any medical tests up to the age of 55 years, except if you have declared any pre-existing diseases or ailments at the time of applying for the policy. In such cases and for applicants above age of 55 years, one has to undergo the specified medical tests as given below.

On acceptance of proposals, we will reimburse 50% of the expenses (on our pre agreed rates with the network provider) incurred on the pre-acceptance medical tests.

Medical Underwriting :

Proposers above 55 years of age and those having medical history are subject to medical underwriting by the company. We reserve the right to accept such proposals on standard terms/decline/accept with exclusion or premium loading (up to maximum of 100% on basic premium). These loadings are applied from commencement date of the policy including subsequent renewal(s) with us.

The company reserves the right to accept on standard terms/decline/accept with exclusion and/or premium loading (up to maximum of 100% on basic premium).

Loading on the premium is arrived at on the basis of factors given below:

- Health condition at the time of proposal
- Other co-morbid factors
- Pre-existing disease/medical condition (Existing or cured)

- Test results

Indicative range of loadings for most common diseases based on above factors is given below. These loadings are for your reference purpose only and are subject to change based on medical test results.

Illness – Diabetes

Premium loading % on basic premium is 10% - 40%

Illness – Blood Pressure/Hypertension

Premium loading % on basic premium is 10% - 30%

Illness – Asthama

Premium loading % on basic premium is 10% - 30%

Illness – Kidney related disorders

Premium loading % on basic premium is 10% - 30%