

## **HDFC ERGO (Health Suraksha)**

### **Key features of the policy:**

Multiple sum insured options ranging from Rs. 3 lakhs to Rs. 75 lakhs available under this policy.

Any age entry option with lifetime renewal.

Exclusive covers like air ambulance cover, recovery benefit, sum insured rebound, etc.

Wellness features like fitness discount @ renewal, health incentives for maintenance of health, etc.

Various discount options to like family discount, long term policy discount, loyalty discount

### **Base Covers:**

**Medical Expenses:** Coverage at actuals for medically necessary hospitalisation (including mental healthcare) due to illness or injury. includes charges incurred on room rent, ICU, diagnostic procedures, consultation fees, medicines, etc.

**Home Healthcare\*\*** :Medically necessary hospitalisation availed at home on a cashless basis if prescribed by the treating medical practitioner.

**Domiciliary Hospitalisation:** Treatment at home if advised by the treating medical practitioner and if the insured person is not in a condition to be transferred to a hospital or on account of non-availability of room in hospital.

**Pre and Post Hospitalisation Cover:** Covers medical expenses incurred 60 days immediately before hospitalisation and 180 days post the date of discharge.

**Day Care Procedures:** Covers medical expenses for all day care procedures.

**Road Ambulance:** Covers expenses incurred for utilizing road ambulance service for transporting insured person in case of an emergency.

**Organ Donor Expenses:** Covers medical expenses incurred on harvesting the organ from the donor for organ transplantation wherein the insured person is the recipient.

**Alternative Treatments:** Covers medical expenses incurred on hospitalisation and prescribed by medical practitioner for below mentioned lines of treatment :

1. Ayurvedic 2. Unani 3. Siddha 4. Homeopathy