

- **Pre-Hospitalisation** - Pays for medical expenses incurred due to an illness 60 days immediately before hospitalisation
- **Post-Hospitalisation** - Pays for medical expenses incurred 90 days immediately after the discharge post hospitalisation
- **Day care procedures** - Pays for medical expenses for 144 day care procedures which do not require 24 hours hospitalisation due to technological advancement
- **Domiciliary Treatment** - Pays for expenses incurred for medical treatment taken at home, on the advice of a physician
- **Organ Donor** - Pays for medical expenses for an organ donor's treatment in the event of organ transplantation
- **Emergency Ambulance** - Pays for expenses for utilizing ambulance services in an emergency
- **Ayush** - Pays for medical expenses for in-patient treatment taken under Ayurveda, Unani, Sidha or Homeopathy
- **Maternity Expenses** - Medical expenses for maternity including pre-natal and post-natal expenses after a waiting period of 4 years
- **Newborn baby** - Coverage for newborn from birth
- **E-Opinion in respect of a Critical Illness**
- **Convallescence Benefit** - Lumpsum payment of 1% of the sum insured upto a maximum of Rs. 10,000 in an event of hospitalisation exceeding 10 continuous and completed days
- **Regain Benefit** (Optional) - Automatic availability of the basic sum insured, if the basic sum insured inclusive of the no claim bonus has been exhausted during the policy year. Additional 5% premium will be charged on the base premium. *(Not applicable for 2 lacs sum insured)*
- **Enhanced Cumulative Bonus** (Optional) - The cumulative bonus shall automatically increase to 10% and the maximum cumulative bonus shall not exceed 100% of Base Sum Insured. Additional 2.5% premium will be charged on the base premium. *(Not applicable for 2 lacs sum insured).*

#### WHAT IS NOT COVERED

- Any treatment within first 30 days of cover except any accidental injury
- Pre-existing conditions will not be covered for first 48 months
- Expenses arising from HIV or AIDS and related diseases.
- Mental disorder or insanity, cosmetic surgery, weight control treatment
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind
- Pregnancy, dental and external aids and appliances unless covered under specific plans
- 2 year exclusions for specific diseases
- Experimental, investigational or unproven treatment, devices and pharmacological regimens

For a complete list of exclusions, kindly refer our policy wordings

#### CLAIMS PROCESS

- In case of hospitalization, intimation should be provided to the Company immediately and not later than 7 days
- In all other cases, the Company must be informed of any event or occurrence that may give rise to a claim under this Policy at least 7 days prior to any consequent treatment, consultation or procedure being taken and the Company should pre-authorise such treatment, consultation or procedure
- Any documentation and information requested to establish the circumstances of the claim, its quantum or the Company's liability for the claim, should be submitted within 15 days of our request or discharge from Hospital or completion of treatment, whichever is earlier

#### RENEWAL BENEFITS

- Cumulative bonus of 5% for every claim-free year upto a maximum of 50%
- Pays upto 1% of Sum Insured, maximum upto Rs. 5000 for a Health Checkup after 4 consecutive claim-free years

#### TERMS & CONDITIONS

- Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please refer to the policy wordings.
- Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.
- Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Five Hundred (500) Rupees.

#### FREE LOOK

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

#### HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1<sup>st</sup> Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

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**HDFC  
ERGO**  
GENERAL INSURANCE

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CIN : U66010MH2002PLC134889. UN : IRDANL-HLTHDFC-ERGOGIP-HV/11/158/13-14. IRDAXI Reg. No. 125. Product Code: HSGIBR/0063/May/16 UID No. 116.

HEALTH  
SURAKSHA

**HDFC  
ERGO**

GENERAL INSURANCE

Har pal aapke saath

Wellness that you deserve



GOLD

HDFC ERGO brings to you **Health Suraksha**, a unique health insurance plan, providing optimum health coverage at an affordable price. Health Suraksha covers not only hospitalisation in the event of an accident or sickness but extends to cover pre and post-hospitalisation expenses, day care procedures, domiciliary treatment, organ donor expenses. Moreover, you get a renewal bonus for each claim-free year. Get **"Health Suraksha"** today and protect your tomorrow!

PRODUCT HIGHLIGHTS

- Tax Benefit under section 80D\*
- No Medical Check-up upto 45 years

- No Sub-limits on any disease, room rent, hospital charges and doctor fees
- Cashless Treatment at Network Hospital
- 5% bonus on Sum Insured for every claim-free year
- No limit for age at entry
- Offers one year or two years policy coverage period
- Option to cover on individual sum insured basis and on family floater basis
- Avail a family discount of 10%, if 2 or more members of a family are covered under the same policy on Individual sum insured basis
- Life Long Renewability

Children below 5 years would be covered provided both the parents are covered under our policy.

(\* Subject to the change in Tax Laws)

*\*If pre-policy check up would be conducted in our empanelled diagnostic centre, 50% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.*

WHAT IS COVERED

- **In-patient Treatment** - Covers hospitalisation expenses due to an illness or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, intensive care unit, medical practitioner, medicines or drugs and other related expenses

PREMIUM TABLE All premium are Excluding Service Tax						
Sum Insured - 300,000			1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	2,908					
18-35	4,762	7,143	8,888	10,633	5,845	7,643
36-45	5,161	7,742	9,486	11,232	6,164	7,942
46-50	6,766	10,150	11,802	13,098	7,226	8,451
51-55	8,095	12,144	14,122	15,670	8,633	10,029
56-60	9,685	14,527	16,874	18,715	10,329	11,512
61-65	13,825	20,738	23,226	25,300	14,482	16,070
66-70	20,241	30,361	33,397	35,827	20,938	23,032
71-75	26,545	39,817	42,803	45,392	27,460	30,206
76-80	34,509	51,762	54,868	57,456	35,698	39,267
>80	41,755	62,633	65,765	68,269	43,193	47,512
Sum Insured - 400,000			1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	3,564					
18-35	5,408	8,111	10,305	12,696	6,968	9,231
36-45	6,340	9,511	11,702	13,897	7,633	9,786
46-50	8,467	12,701	14,751	16,351	9,016	10,519
51-55	10,142	15,214	17,667	19,581	10,783	12,496
56-60	12,148	18,224	21,136	23,408	12,913	14,356
61-65	17,342	26,014	29,136	31,736	18,104	20,040
66-70	22,793	34,190	37,609	40,344	23,579	25,936
71-75	30,884	46,325	49,800	52,811	31,948	35,142
76-80	40,148	60,222	63,836	66,847	41,532	45,685
>80	48,580	72,868	76,512	79,428	50,253	55,279
Sum Insured - 500,000			1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	4,220					
18-35	6,325	9,489	12,100	14,939	8,200	10,926
36-45	7,253	10,879	13,489	16,100	8,848	11,435
46-50	10,055	15,082	17,499	19,382	10,686	12,426
51-55	12,173	18,260	21,156	23,410	12,885	14,864
56-60	14,434	21,652	25,095	27,779	15,322	16,978
61-65	20,604	30,907	34,616	37,706	21,482	23,701
66-70	27,369	41,055	45,159	48,443	28,313	31,144
71-75	37,089	55,634	59,805	63,422	38,367	42,204
76-80	48,215	72,323	76,663	80,279	49,877	54,865
>80	58,340	87,511	91,887	95,387	60,351	66,386

PREMIUM TABLE All premium are Excluding Service Tax						
Sum Insured - 750,000			1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	5,622					
18-35	8,445	12,669	16,144	19,924	10,937	14,568
36-45	9,532	14,299	17,776	21,255	11,684	15,130
46-50	13,183	19,774	22,991	25,507	14,070	16,390
51-55	15,799	23,700	27,547	30,557	16,833	19,474
56-60	18,944	28,414	32,989	36,569	20,180	22,396
61-65	26,386	39,579	44,329	48,287	27,677	30,660
66-70	35,580	53,371	58,708	62,978	36,807	40,488
71-75	48,229	72,343	77,769	82,471	49,891	54,880
76-80	65,109	97,663	1,03,523	1,08,406	67,352	74,088
>80	82,688	1,24,033	1,30,233	1,35,195	85,538	94,091
Sum Insured - 1,000,000			1 Year Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	6,916					
18-35	10,168	15,252	19,520	24,161	13,269	17,729
36-45	11,099	16,649	20,938	25,223	13,881	18,121
46-50	16,185	24,279	28,236	31,332	17,284	20,139
51-55	19,404	29,106	33,838	37,541	20,681	23,930
56-60	23,275	34,913	40,539	44,942	24,802	27,528
61-65	32,445	48,666	54,507	59,373	34,033	37,704
66-70	43,762	65,643	72,208	77,459	45,271	49,797
71-75	59,319	88,980	95,652	1,01,437	61,364	67,500
76-80	80,081	1,20,123	1,27,329	1,33,336	82,841	91,126
>80	1,01,703	1,52,555	1,60,182	1,66,285	1,05,208	1,15,729

Applicable rate of service tax will be charged on above premium  
2 years policy: 10% Discount on premium if Insured Person is paying premium of 2 years in advance i.e. premium\*2\*90%