



# DENGUE CARE

---

# Are you prepared to fight Dengue this year? It's time to protect yourself & your family with our exclusive Dengue Care plan that covers you for inpatient & outpatient treatment for dengue.

## Plan USP

**One premium irrespective of age**

**No medicals irrespective of age**

**Simple one page application form**

**Comprehensive in-patient hospitalisation cover with no sublimits/ co-payment**

**Cover for OPD expenses upto Rs. 10,000 if dengue is diagnosed -**

Coverage for consultations, diagnostic tests, pharmacy and home nursing for dengue treatment taken at home.

**Coverage even for non medical expenses incurred during hospitalisation, in case share accommodation is opted.**

**Only 15 days waiting period** - First 15 days waiting period from date of inception of policy. No other waiting periods.

## Points to Remember

- This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted upto 65 years. The Minimum entry age for Adult is 18 years and maximum is 65 years. The minimum entry age for child is 91 days and the maximum is 25 years.
- No maximum cover ceasing age
- An individual and/or his family members namely spouse, dependent children and parents are eligible for buying this cover.
- This cover will be offered on individual Sum Insured basis only.
- This is an annual policy.
- The premium for the policy will remain the same for the policy period as mentioned in the policy schedule.
- A maximum of 6 members can be added in a single policy. A maximum of 4 adults and a maximum of 5 children can be included in a single policy.

## Exclusions

- Any Treatment other than for Dengue fever.
- Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
- Any treatment or part of a treatment that is not of a reasonable charge, not Medically Necessary; drugs or treatments which are not supported by treating Medical Practitioner's prescription.
- Charges related to a Hospital stay not expressly mentioned as being covered.
- Any non-medical expenses mentioned on our website ([www.hdfcergo.com](http://www.hdfcergo.com)).

For complete exclusions please refer to the policy document.

## Features & Benefits

Benefits	Sum Insured – Rs 50,000; 100,000
In-patient Treatment	Upto Sum Insured
Room Rent	Single private A/c room
Shared accommodation Benefit	Covered
Pre-hospitalization	15 Days
Post-hospitalization	15 Days
Outpatient Treatment* Pharmacy Diagnostic tests Outpatient Consultation Home nursing	Rs 10,000
<b>Wellness Offers</b> From time to time, we will provide you the opportunity to purchase items or services (at a discount or as part of a special scheme) related to prevention of Dengue on our website or through other means.	

\*These benefits are available to all Insured Persons during the Policy Period if NS1 (nonstructural protein 1) or any equivalent test as directed by us is positive in result.

## Annual Premium

Sum Insured	50,000	100,000
91 Days - 65 Years	Rs 444	Rs. 578
>65 Years*	Rs 444	Rs. 578

\*Only for renewals

- Premiums are exclusive of Goods & Services Tax & Cess (if any).
- The premium under individual coverage will be charged on the completed age of the individual insured member.
- Premium rates are subject to change with prior approval from IRDAI.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.

## Tax Benefit

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act, subject to applicable tax laws.

## Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

## Terms of Renewal

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

# How to buy?

Log into [www.hdfcergo.com/denguecare](http://www.hdfcergo.com/denguecare)

or just call our Customer care: 022 6234 6234 / 0120 6234 6234