



**GOING THE EXTRA
MILE TO DELIVER
EXTRA CARE WITH
HDFC ERGO
OPTIMA RESTORE**

When it comes to safeguarding the health of your family, choosing the right health insurance plan is of utmost importance. With Optima Restore, you not only get the benefit of cashless treatment at our network hospitals, but also get other great features to meet all your healthcare needs.

Features



Restore Benefit*

Our one-of-a-kind health insurance plan provides up to 100% restoration of your Basic Sum Insured instantly after the first claim, so that you and your family can step into the future with confidence. Restore Benefit triggers on complete or partial utilization of Basic Sum Insured and Multiplier Benefit (if applicable) and will be available to all insured persons for subsequent claims under in-patient benefit during the policy year.



Unlimited Restore Benefit (Optional Benefit)***

Now, don't restrict yourself to a fixed number of claims when you have the option to avail Unlimited Restorations. This optional cover will provide instant addition of up to 100% Basic Sum Insured on complete or partial utilization of your Restore Benefit or Unlimited Restore Benefit (as applicable) during the policy year. It will trigger unlimited times and will be available to all insured persons for subsequent claims under in-patient benefit in a policy year.



2X Multiplier Benefit^{^^}

50% of the Base Sum Insured maximum up to 100% post completion of each policy year irrespective of claims



Stay Active Benefit[#]

Walk towards a healthy life and earn up to 8% premium discount at renewal through this benefit by achieving the average step count target through our mobile application. So keep walking to avail discounts per the table below:

Average Step Count	Renewal Discount
5000 or below	0%
5001 to 8000	2%
8001 to 10000	5%
Above 10000	8%



Preventive Health Check-up

Optima Restore helps you keep track of your health status with its preventive health check-up benefit offered at renewal, irrespective of claims. This benefit is available once at the end of a block of every continuous two policy years on your Basic Sum Insured of Rs. 5 lakhs, and at the end of each year at renewal on your Basic Sum Insured of Rs. 10 lakhs & above.



Other features

This plan is not just limited to Restore and Multiplier benefits. In fact, it has many more great features in store, so that you don't have to compromise when it comes to protecting yourself and your family.



Lifelong renewal: Always stay secured with our lifelong coverage.



No sub-limit on room rent: You don't have to worry about your stay at the hospital anymore. We'll cover your room rent so that you can get the treatment you deserve.



Cashless transactions[^]: With 15,000+ healthcare providers across India, you get the advantage of having convenience across the country.



No geography based sub-limits: Regardless of where you buy our policy, get the best treatment in any city or hospital of your choice with ease without any additional co-pays or sub-limits.



Certified associates: We are always there to provide you with 24x7 support with our well-trained field partners and sales executives.



Tax benefits: Maximize your tax savings on the premium amount under Section 80D[^] of the Income Tax Act.



Migration & Portability: You can migrate or port your policy at the time of renewal, as per IRDAI guidelines. Please reach out to us for any query regarding migration or portability.





Schedule of benefits (All figures mentioned are in INR)

Basic Sum Insured (Basic SI)	3L	5L	10L	15L	20L / 25L / 50L			
In-patient Treatment	Up to Sum Insured							
Pre-Hospitalisation	Up to Sum Insured for 60 Days							
Post-Hospitalisation	Up to Sum Insured for 180 Days							
Day Care Procedures	Up to Sum Insured							
Domiciliary Treatment	Up to Sum Insured							
Organ Donor	Up to Sum Insured							
Daily Cash for choosing Shared Accommodation	800 / day (Maximum 4,800)		1,000 / day (Maximum 6,000)					
Ambulance (per hospitalisation limit)	Road: Up to 2,000 Air: Up to 2.5L (applicable for Basic Sum Insured above 5L)							
E-Opinion in respect of a Critical Illness	One per policy year							
Restore Benefit	Up to 100% of Basic Sum Insured (for any illness or any insured person)							
Unlimited Restore Benefit (Optional Benefit)	Unlimited restorations in a policy year							
Multiplier Benefit	Bonus of 50% of the Basic Sum Insured maximum up to 100% post completion of each policy year irrespective of claims							
Health Check-up (Individual) - Limit per person	NA	Up to 1,500	Up to 2,000	Up to 4,000	Up to 5,000			
Health Check-up (Floater) - Limit per policy	NA	Up to 2,500	Up to 5,000	Up to 8,000	Up to 10,000			

Note: Health Check-up is available once at the end of a block of two policy years on your basic Sum Insured of 5L and at the end of each year at renewal on your Basic Sum Insured of above 5L.



Points to remember



- **Maximum Age:** The maximum entry age is 65 years. There is no maximum cover ceasing age.
- **Minimum Age:** The minimum entry age is 91 days. Children between 91 days and 5 years can be insured provided either parent is being insured under this Policy.
- The cover will be valid for 1 or 2 year(s) as opted.
- An individual and/or his family members namely spouse, dependent children and dependent parents/parents-in-law are eligible for buying this cover on an individual or floater basis.
- We cover all Modern Treatment Methods up to Sum Insured. However, kindly note that unproven/experimental treatments and treatments that are cosmetic (unless as part of medically necessary treatment) in nature, are excluded from the scope of the policy.

Discounts



- Family discount of 10% is applicable if two or more family members are covered under Optima Restore Individual Sum Insured plan.
- An additional 7.5% discount is offered on the premium if you choose a 2 year policy.

Major exclusions



- Any treatment within first 30 days of cover except any accidental injury.
- Any pre-existing diseases/conditions will be covered after a waiting period of 3 years.
- 2 years exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement, etc.
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
- Pregnancy, dental treatment, external aids and appliances
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind.
- Congenital external diseases, cosmetic surgery.

For the complete list of exclusions please refer to the policy document.



Disclaimer

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

Statutory Warning

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates): 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 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 prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.





For more details, log on to www.hdfcergo.com or call us on **022 6242 6242**

Terms & Conditions Apply. Add-on Policy can only be purchased with the HDFC ERGO Base policy. *The Sum Insured will be restored only once in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Restore benefit is applicable for all subsequent claims that arise during a policy year. A single claim in a policy year cannot exceed the sum of Basic Sum Insured and multiplier benefit (if applicable). **A single claim in a policy year cannot exceed the sum of Basic Sum Insured and multiplier benefit (if applicable). ^^Multiplier benefit is provided irrespective of claims. Also, it does not reduce in the next year if there was a claim in expiring year. #The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application. We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation. ^Subject to change in tax laws. ~Figure as on February 2025. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. UIN: Optima Restore - HDFHLIP25012V082425 | Protector Rider - HDHHLIP21335V022021 | Individual Personal Accident Rider - APOPAIP19004V011920 | Hospital Daily Cash Rider - HDHHLIP21344V022021 | Critical Advantage Rider HDHHLIP21342V022021 | my:health Critical Illness - HDFHLIA22141V032122 | Optima Wellbeing (Add-on) - HDFHLIA24099V012324. UID: 17994.