



Health Insurance is now more Affordable with 0% GST

Get Comprehensive Health Insurance for You & Your Family

*T&C Apply. UID: 18178

BuyRenewClaimsHelp

0% GST

Health Insurance

(/health-insurance)

0% GST

Travel Insurance

(/travel-insurance)

Car Insurance

(/car-insurance)

Bike Insurance

(/two-wheeler-insurance)

Home Insurance

(/home-insurance)

Pet Insurance

(/pet-insurance)

PMFBY

(/pmfby-rabi-2024-25/pradhan-mantri-fasal-bima-yojana)

More Products

3.2 Crore+
Happy Customers@

12200+

Cashless Motor Garages™

15000+
Cashless Network™

Our Offerings

- HealthCarBikeTravelHomePet

Health insurance provides a financial protection from unexpected medical emergency that can occur due to any illnesses or accident. HDFC ERGO brings a variety of health insurance products for different needs which provides benefits like cashless hospitalisation through its large network, tax savings under section 80D, no-claim bonus and many more. [Explore more \(/health-insurance\)](/health-insurance)

Optima Secure

4X

4X Coverage Guaranteed at no additional cost^{oo}

Secure Benefit^{*}

No cost installment benefit^{*^}

Protect Benefit- Guarantees payment of consumables like non-medical expenses

VIEW DETAIL

(/health-insurance/optima-secure)

BUY NOW

Optima Lite

Just Launched

Base sum insured upto INR 5 lac or INR 7.5 lac

Comprehensive coverage at affordable premiums

Automatic restore for unlimited period during a policy year

Cumulative bonus and Preventive health check-ups on renewal

VIEW DETAIL

(/health-insurance/optima-lite)

BUY NOW

— Why Choose HDFC ERGO? —



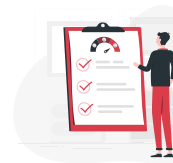
Secured 3.2+ Crore Happy Customers@

Trust redefines relations at HDFC ERGO. We consistently strive to make insurance easier, more affordable and more dependable.



24x7 Claims Assistance^{ooo}

In the time of distress, instant help is the need of the hour. Our in-house claims team is always there to provide a hassle-free claim experience.



23 Years O Serving Indi

Since last 23 years, committed towards ser with technology driven solutions with a hum:

— Key Updates —



Congratulatory Quote on Accounts Aggregator Foundation Day

On Accounts Aggregator (AA) Foundation Day, we congratulate the AA Ecosystem for making financial data sharing safe, simple, and consent-driven. We see the AA Framework promoting the use of data, analytics and technology for designing insurance products that are more affordable, accessible, and tailored to people's needs. In 2025, the use of AA increased in the insurance sector, particularly for underwriting term insurance policies, and we encourage more insurance companies to experiment and innovate using the powerful DPI rails. This DPI is poised to play a key role in ensuring that every Indian family has adequate protection, and we achieve the country's objective of "Insurance for All by 2047".

Ajay Seth
Chairperson, IRDAI

Hospitals
(#HospitalTab) Garages
(#GarageTab) Branches
(#BranchesTab)

15000+

Cashless Network[™] across India

Find Your Nearest Cashless Hospitals

Enter your area pincode



OR

LOCATE HOSPITAL NEAR YOU

(/locators/cashless-hospitals-networks)



FIND NEAREST HOSPITAL

— Hear From Our Happy Customers —





MANINDER SINGH
OPTIMA RESTORE
FEBRUARY 2024
PALWAL

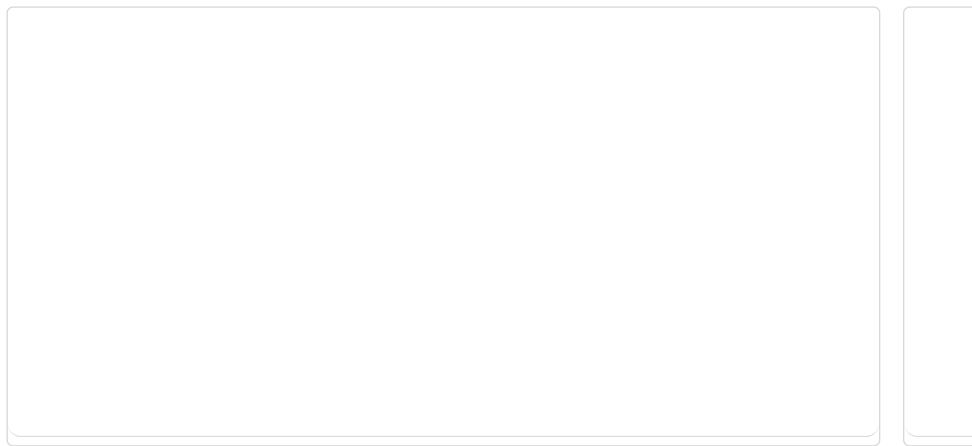
I am really impressed and happy with the 10/10 services I received from HDFC ERGO customer support team. I am definitely going to continue this association with HDFC ERGO and would also recommend my friends and relatives to get health insurance from you.



HAJIRA BEGUM
OPTIMA RESTORE
FEBRUARY 2024
HYDERABAD

HDFC ERGO team has done a fabulous job in help me find the right coverage at a competitive price, during renewals I got immense help from the team to adjust my premiums for a wider cover.

— Company Videos —



— Our Latest Blogs —

Health
(#BlogsHealth)

Car
(#BlogsCar)

Bike
(#BlogsBike)

Travel
(#BlogsTravel)

Home
(#BlogsHome)

Others
(#BlogsAll)



What's Covered Under Preventive Health Check-ups?

[READ MORE \(/blogs/health-insurance/what-s-covered-under-preventive-health-check-ups\)](/blogs/health-insurance/what-s-covered-under-preventive-health-check-ups)



Why Is Diabetes Considered A Lifestyle Disease?

[READ MORE \(/blogs/health-insurance/diabetes-lifestyle-disease\)](/blogs/health-insurance/diabetes-lifestyle-disease)

[VIEW MORE \(/BLOG/HEALTH-INSURANCE\)](/BLOG/HEALTH-INSURANCE)

— Reach Out To Us We're Here For You —





Email / Download
Policy Copy



Claim
Registration



Track
Claim



80D Tax
Certificate

(<https://selfhelp.hdfcergo.com/SelfHelp/ClaimRegistration/EmailPolicyCopy/All>) (<https://selfhelp.hdfcergo.com/SelfHelp/ClaimRegistration/EmailPolicyCopy/All>) (<https://selfhelp.hdfcergo.com/SelfHelp/ClaimRegistration/EmailPolicyCopy/All>) (<https://selfhelp.hdfcergo.com/SelfHelp/ClaimRegistration/EmailPolicyCopy/All>)

Awards & Recognition

Gold Award for Social
Media App (Innovative)-
2024

Best General Insurance
Company -2024

Best Gen
Company
2024

Best Customer Retention
Initiative of the Year in
Insurance- 2024

Most Innovative Mobile
App -2024

Best Gen
Company
Insurance

About Us



Legal



Resources



Stay Connected



Motor Insurance



Health Insurance



Pet Insurance



Travel Insurance



Home Insurance



Other Insurance



Expert Profiles



Customer Reviews



Downloads



Hospital Network



Procedure to make changes



CAR INSURANCE - *The above mentioned third party premium of 1 year is for Cubic capacity < 1000 CC as on 1st June 2022 and may vary depending on the cubic capacity of the vehicle ? *as on 28th Feb 2025 - 12277 active Network garages *The percentage amount would be given basis the number of kilometers driven in the policy year ""Over-night motor repair service for minor damages made available to HDFC Ergo Policyholders, subject to extent of damage, bandwidth of the motor garages empanelled especially for the services in selected 16 cities and the requirement to appoint surveyor, etc. The Company shall be liable to settle the claim basis of the terms and conditions of the policy document for the concerned vehicle (Upto 3 panels or Rs.20,000- which ever is higher. Available across 16 cities - Mumbai, Nagpur, Pune, Surat, Vadodara, Ahmedabad, Delhi, Gurugram, Jaipur, Hyderabad, Chennai, Bangalore, Kolkata, Kanpur, Madurai, Coimbatore) ^based on Public Disclosure Reports for FY24 - Settlement Ratio in FY24 for motor OD Claims - 99.8% Count of OD Claims Paid in FY24(excludes repudiation & zero) - 5,34,695 Amount of claims paid in FY24 - Rs. 1,77,919 (amount in lacs) or Rs. 17,79,19,10,664 Formula used for Settlement Ratio - (Claims Settled + Claims Repudiated + Claims Closed) / (Claims Reported) x 100 °Additional premium will be charged for add on cover ~Minor Damage - low value 2-3 parts. Immediate claim settlement subject to all document fulfilment by customer. Total amount is at the discretion of the surveyor °Additional premium will be charged for add on cover. Motor Insurance UIN: IRDAN125P0005V01200203. UIN: Motor Insurance Pricing Revision- Private Cars - IRDAN125RP0001V02201415

HEALTH INSURANCE - °15000+ healthcare providers as on February 2025. Please refer to the website www.hdfcergo.com for an updated network list. "Subject to change as per Tax Laws in India "Any unutilized amount of Sum Insured rebound cannot be carried over to next policy year or renewal policy. Sum Insured rebound can be utilized for claims under Hospitalization cover only ~^The premium (excluding tax) mentioned is for platinum plan tier 2 1 adult age 36-45 years. This premium is only for health coverage sum insured available is Rs. 50 lakhs and 1 crore under the Health Section of my:health Koti Suraksha @Figure as on 31st January 2025 (includes members of the group). ^^Only if purchased from www.hdfcergo.com °4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit ~Subject to the condition that a single claim in a Policy Year cannot exceed the sum of Basic Sum Insured, Plus Benefit (if applicable) and Secure Benefit *Premium mentioned for my:Optima Secure plan is excluding taxes with 5% online discount for a 30-year-old individual residing in 2 Tier location for sum insured of 5 lacs *Premium mentioned my:Optima Secure plan is excluding taxes with 5% online discount for a 30-year-old individual residing in 2 Tier location for sum insured of 5 lacs #Home health care available only on cashless basis in select cities only for my: Optima Secure products "Get 60 and 180 days pre and post hospitalization medical expenses covered ^100% claim settlement ratio - Based on claims of FY 24 (Formula - Claims Paid Plus Repudiated/CWP Divided by Claims Reported) Please refer company website - Public discloser section. "Restore benefit-Subject to the condition that a single claim in a Policy Year cannot exceed the sum of Basic Sum Insured Optima Secure covers in-patient hospitalization expenses even for alternate treatment methods viz. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy UIN: my: Optima Secure - HDFHLIP25041V062425 | my: health Critical Illness- HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On) HDFHLIA22188V012122 | IPA Rider - APOPAIP19004V011920 - UIN: Optima Restore HDFHLIP25012V082425 UIN: Critical Illness Insurance - HDFHLIP21464V022021 UIN: my:health Medisure Super Top Up Insurance - HDFHLIP22021V042122 UIN: my:health Koti Suraksha - HDFHLIP21131V012021.

BIKE INSURANCE - *The above mentioned third party premium of 1 year is for Cubic capacity < 75 CC as on 1st June 2022 and may vary depending on the cubic capacity of the vehicle ^based on Public Disclosure Reports for FY24 - Settlement Ratio in FY24 for motor OD Claims - 99.8% Count of OD Claims Paid in FY24(excludes repudiation & zero) - 5,34,695 Formula used for Settlement Ratio - (Claims Settled + Claims Repudiated + Claims Closed) / (Claims Reported) x 100 °Upto 3 panels or Rs.5,000- which ever is higher (Available across Mumbai, Hyderabad & Pune only) °Additional premium will be charged for add on cover. Liability Only Policy - Two wheeler - Annual - IRDAN125RP0002V01202122

TRAVEL INSURANCE - **Figure as on Jan 2024 | *The premium of Rs 31 per day without taxes for the product for an individual of age 37, travelling to Asia for 7 days opting for a sum insured of \$50,000. | ^20+ Benefits included in Platinum plan variant. | Product Name: HDFC ERGO Explorer. UIN: HDFTIOP24042V022425 UIN: Travel Insurance - HDFTIOP22056V022122 UIN: Student Suraksha-Student Overseas Travel - HDFTIOP22052V022122

HOME INSURANCE & OTHERS - *Sum Insured of Rs. 11,00,000 for 1 year with 25% discount (15% security discount on insured property & 10% for online Sales) **Price of Student Plan for a Sum Insured of Rs. 50,000 excluding taxes.^*Discount may vary as per coverage opted. Home shield Insurance - IRDAN125RP0001V01201718, UIN: HDFC ERGO Cyber Sachet Insurance - IRDAN125RP0026V01202122.

PET INSURANCE- UIN: HDFC ERGO Paws n Claws - IRDAN146RP0001V01202324

T&C Apply. @3.2 cr+ covers all lines of business - policyholders in motor & corporate lines, lives covered under health, PA & travel, and farmers covered crop insurance.

~The here app download data as on 24th, June 25.

Terms and Conditions Applied. © HDFC ERGO General Insurance Company Limited. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai - 400 059. Customer Happiness Center / Policy Issuing Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at 022 6158 2020 (tel:022 6158 2020) or Visit Help Section on www.hdfcergo.com (<https://www.hdfcergo.com>) for policy copy/tax certificate/make changes/register & track claim. IRDAI Registration Number : 146 (Registration type: General Insurance Company). For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. HDFC Ltd. and HDFC Bank merger stands concluded, effective 1st July, 2023. HDFC ERGO General Insurance Company Limited is now a subsidiary of the Bank.

