

- **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

#### 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 ₹10 Lakhs.

#### 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.

Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Fax: 91-22-6638 3699

 Toll-free: 1800 2700 700 (Accessible from India only)

 care@hdfcergo.com

 www.hdfcergo.com

**HDFC  
ERGO**

*Take it easy!*

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: U66030MH2007PLC1717117. UN: - Health Suraksha - Revision: HDHPLP1801903718. IRDAI Reg No. 146. PR Code: HS/BR0019/Sep18. UID No. 1141.

**HEALTH  
SURAKSHA**

**HDFC  
ERGO**

*Take it easy!*

Wellness that you deserve



**SILVER**

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.
- **Pre-Hospitalisation** - Pays for medical expenses incurred due to an illness 60 days immediately before hospitalisation.

PREMIUM TABLE (All premium are Excluding GST)						
Sum Insured - 300,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	2,414					
18-35	3,312	4,968	6,416	7,865	4,339	5,864
36-45	3,986	5,979	7,427	8,876	4,879	6,369
46-50	6,178	9,267	10,658	11,723	6,450	7,440
51-55	7,414	11,121	12,789	14,068	7,730	8,856
56-60	8,897	13,345	15,347	16,882	9,290	10,219
61-65	12,455	18,683	20,925	22,793	12,885	14,173
66-70	16,815	25,222	27,745	29,762	17,394	19,134
71-75	22,700	34,050	36,604	38,817	23,482	25,831
76-80	29,510	44,265	46,921	49,134	30,527	33,580
>80	35,707	53,561	56,239	58,381	36,938	40,631
Sum Insured - 400,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	3,018					
18-35	4,140	6,210	8,073	10,091	5,550	7,493
36-45	4,983	7,474	9,342	11,211	6,166	8,016
46-50	7,723	11,584	13,322	14,654	8,063	9,300
51-55	9,267	13,901	15,986	17,585	9,662	11,069
56-60	11,121	16,681	19,184	21,102	11,612	12,773
61-65	15,569	23,354	26,156	28,492	16,106	17,716
66-70	21,019	31,528	34,681	37,203	21,743	23,917
71-75	28,375	42,563	45,755	48,521	29,353	32,288
76-80	36,888	55,331	58,651	61,418	38,159	41,975
>80	44,634	66,951	70,299	72,977	46,172	50,789
Sum Insured - 500,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	3,621					
18-35	4,968	7,452	9,688	12,110	6,660	8,991
36-45	5,979	8,969	11,211	13,453	7,399	9,619
46-50	9,267	13,901	15,986	17,585	9,675	11,160
51-55	11,121	16,681	19,184	21,102	11,595	13,283
56-60	13,345	20,018	23,020	25,322	13,935	15,328
61-65	18,683	28,025	31,388	34,190	19,327	21,260
66-70	25,222	37,833	41,617	44,643	26,091	28,701
71-75	34,050	51,075	54,906	58,226	35,223	38,746
76-80	44,265	66,398	70,382	73,701	45,790	50,370
>80	53,561	80,341	84,358	87,572	55,406	60,947
Sum Insured - 750,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	4,707					
18-35	6,458	9,688	12,594	15,742	8,658	11,689
36-45	7,773	11,659	14,574	17,489	9,619	12,504
46-50	12,048	18,072	20,782	22,860	12,578	14,509
51-55	14,457	21,686	24,939	27,433	15,073	17,268
56-60	17,349	26,023	29,926	32,919	18,115	19,926
61-65	24,288	36,432	40,804	44,447	25,125	27,638
66-70	32,789	49,183	54,102	58,036	33,919	37,311
71-75	44,265	66,398	71,378	75,693	45,790	50,370
76-80	59,758	89,637	95,015	99,497	61,817	67,999
>80	75,893	1,13,839	1,19,531	1,24,084	78,508	86,359

\*Taxes will be applicable.

PREMIUM TABLE (All premium are Excluding GST)						
Sum Insured - 300,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	4,345					
18-35	5,962	8,942	11,549	14,157	7,810	10,555
36-45	7,175	10,762	13,369	15,977	8,782	11,464
46-50	11,120	16,681	19,184	21,101	11,610	13,392
51-55	13,345	20,018	23,020	25,322	13,914	15,941
56-60	16,015	24,021	27,625	30,388	16,722	18,394
61-65	22,419	33,629	37,665	41,027	23,193	25,511
66-70	30,267	45,400	49,941	53,572	31,309	34,441
71-75	40,860	61,290	65,887	69,871	42,268	46,496
76-80	53,118	79,677	84,458	88,441	54,949	60,444
>80	64,273	96,410	1,01,230	1,05,086	66,488	73,136
Sum Insured - 400,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	5,432					
18-35	7,452	11,178	14,531	18,164	9,990	13,487
36-45	8,969	13,453	16,816	20,180	11,099	14,429
46-50	13,901	20,851	23,980	26,377	14,513	16,740
51-55	16,681	25,022	28,775	31,653	17,392	19,924
56-60	20,018	30,026	34,531	37,984	20,902	22,991
61-65	28,024	42,037	47,081	51,286	28,991	31,889
66-70	37,834	56,750	62,426	66,965	39,137	43,051
71-75	51,075	76,613	82,359	87,338	52,835	58,118
76-80	66,398	99,596	1,05,572	1,10,552	68,686	75,555
>80	80,341	1,20,512	1,26,538	1,31,359	83,110	91,420
Sum Insured - 500,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	6,518					
18-35	8,942	13,414	17,438	21,798	11,988	16,184
36-45	10,762	16,144	20,180	24,215	13,318	17,314
46-50	16,681	25,022	28,775	31,653	17,415	20,088
51-55	20,018	30,026	34,531	37,984	20,871	23,909
56-60	24,021	36,032	41,436	45,580	25,083	27,590
61-65	33,629	50,445	56,498	61,542	34,789	38,268
66-70	45,400	68,099	74,911	80,357	46,964	51,662
71-75	61,290	91,935	98,831	1,04,807	63,401	69,743
76-80	79,677	1,19,516	1,26,688	1,32,662	82,422	90,666
>80	96,410	1,44,614	1,51,844	1,57,630	99,731	1,09,705
Sum Insured - 750,000						
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C
0-17	8,473					
18-35	11,624	17,438	22,669	28,336	15,584	21,040
36-45	13,991	20,986	26,233	31,480	17,314	22,507
46-50	21,686	32,530	37,408	41,148	22,640	26,116
51-55	26,023	39,035	44,890	49,379	27,131	31,082
56-60	31,228	46,841	53,867	59,254	32,607	35,867
61-65	43,718	65,578	73,447	80,005	45,225	49,748
66-70	59,020	88,529	97,384	1,04,465	61,054	67,160
71-75	79,677	1,19,516	1,28,480	1,36,247	82,422	90,666
76-80	1,07,564	1,61,347	1,71,027	1,79,095	1,11,271	1,22,398
>80	1,36,607	2,04,910	2,15,156	2,23,351	1,41,314	1,55,446

\*Taxes will be applicable.