

- **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 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: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

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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. Insurance is the subject matter of solicitation. Trade Logo displayed above belongs to HDFC Ltd. and ERGO International AG and used by HDFC ERGO General Insurance Company under license. CN: 066010M1202PCL134869. UN No. IRDANL-HLHDFC-ERGO09IP-HV/11/158/13-14. IRDA Reg No. 125. UD No. 1141.

**HEALTH
SURAKSHA**

**HDFC
ERGO**

GENERAL INSURANCE

Har pal aapke saath

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 (Inclusive of Service Tax & Edu. Cess)							
Sum Insured - 200,000				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	1 A 3 C
0-17	2,419						
18-35	3,264	4,896	6,348	7,799	4,305	5,835	7,527
36-45	4,096	6,145	7,596	9,047	4,970	6,459	8,152
46-50	6,338	9,509	10,935	12,028	6,618	7,633	8,751
51-55	7,607	11,410	13,121	14,434	7,931	9,086	10,449
56-60	9,128	13,693	15,746	17,320	9,532	10,485	11,533
61-65	12,779	19,169	21,470	23,386	13,219	14,542	15,995
66-70	17,252	25,878	28,466	30,536	17,847	19,631	21,594
71-75	23,290	34,935	37,555	39,826	24,093	26,502	29,152
76-80	30,277	45,416	48,141	50,412	31,320	34,453	37,898
>80	36,635	54,954	57,701	59,899	37,898	41,688	45,857
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	1 A 3 C
0-17	2,752						
18-35	3,776	5,664	7,314	8,966	4,946	6,685	8,610
36-45	4,544	6,816	8,467	10,119	5,562	7,261	9,187
46-50	7,043	10,564	12,150	13,364	7,353	8,482	9,723
51-55	8,452	12,678	14,579	16,038	8,812	10,096	11,610
56-60	10,143	15,213	17,496	19,245	10,591	11,650	12,815
61-65	14,199	21,299	23,855	25,984	14,689	16,157	17,773
66-70	19,169	28,753	31,629	33,929	19,829	21,813	23,994
71-75	25,878	38,871	41,729	44,251	26,769	29,447	32,392
76-80	33,641	50,462	53,490	56,013	34,801	38,281	42,109
>80	40,706	61,060	64,112	66,554	42,109	46,319	50,952
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	1 A 3 C
0-17	3,441						
18-35	4,720	7,079	9,203	11,504	6,327	8,542	11,105
36-45	5,681	8,520	10,650	12,781	7,029	9,138	11,422
46-50	8,804	13,206	15,187	16,706	9,192	10,602	12,155
51-55	10,564	15,847	18,224	20,047	11,015	12,619	14,512
56-60	12,678	19,016	21,870	24,056	13,238	14,561	16,018
61-65	17,749	26,624	29,818	32,481	18,361	20,196	22,216
66-70	23,962	35,942	39,536	42,411	24,787	27,265	29,992
71-75	32,348	48,522	52,161	55,314	33,462	36,808	40,489
76-80	42,052	63,077	66,862	70,017	43,501	47,852	52,636
>80	50,883	76,324	80,141	83,194	52,636	57,899	63,690
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	1 A 3 C
0-17	4,128						
18-35	5,664	8,495	11,044	13,805	7,592	10,250	13,325
36-45	6,816	10,225	12,781	15,336	8,435	10,966	13,706
46-50	10,564	15,847	18,224	20,047	11,030	12,722	14,585
51-55	12,678	19,016	21,870	24,056	13,218	15,143	17,415
56-60	15,213	22,821	26,243	28,867	15,886	17,474	19,222
61-65	21,299	31,949	35,782	38,977	22,033	24,236	26,660
66-70	28,753	43,130	47,443	50,893	29,744	32,719	35,991
71-75	38,817	58,226	62,593	66,378	40,154	44,170	48,587
76-80	50,462	75,694	80,235	84,019	52,201	57,422	63,163
>80	61,060	91,589	96,168	99,832	63,163	69,480	76,428

PREMIUM TABLE (Inclusive of Service Tax & Edu. Cess)							
Sum Insured - 200,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	4,354						
18-35	5,875	8,813	11,426	14,038	7,748	10,502	13,549
36-45	7,373	11,060	13,672	16,285	8,947	11,627	14,674
46-50	11,409	17,116	19,683	21,651	11,912	13,740	15,751
51-55	13,693	20,538	23,619	25,980	14,276	16,354	18,809
56-60	16,430	24,647	28,342	31,176	17,157	18,872	20,760
61-65	23,003	34,504	38,645	42,095	23,795	26,175	28,792
66-70	31,053	46,580	51,238	54,965	32,124	35,335	38,869
71-75	41,922	62,884	67,599	71,687	43,367	47,703	52,474
76-80	54,499	81,750	86,654	90,741	56,377	62,016	68,217
>80	65,943	98,917	1,03,862	1,07,818	68,217	75,038	82,542
Sum Insured - 300,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	4,954						
18-35	6,796	10,194	13,166	16,139	8,904	12,033	15,499
36-45	8,179	12,269	15,240	18,214	10,012	13,069	16,537
46-50	12,677	19,016	21,870	24,056	13,235	15,267	17,502
51-55	15,214	22,820	26,243	28,868	15,862	18,173	20,898
56-60	18,257	27,384	31,492	34,642	19,063	20,969	23,067
61-65	25,558	38,338	42,938	46,771	26,440	29,083	31,991
66-70	34,504	51,756	56,933	61,072	35,692	39,263	43,188
71-75	46,580	69,871	75,111	79,652	48,185	53,005	58,306
76-80	60,555	90,832	96,282	1,00,823	62,641	68,906	75,797
>80	73,271	1,09,907	1,15,402	1,19,798	75,797	83,375	91,714
Sum Insured - 400,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	6,193						
18-35	8,495	12,743	16,566	20,707	11,389	15,376	19,989
36-45	10,225	15,337	19,170	23,005	12,653	16,449	20,559
46-50	15,848	23,770	27,337	30,070	16,545	19,084	21,878
51-55	19,016	28,525	32,803	36,084	19,826	22,714	26,122
56-60	22,820	34,229	39,366	43,301	23,828	26,210	28,833
61-65	31,948	47,922	53,672	58,466	33,050	36,353	39,989
66-70	43,131	64,695	71,165	76,341	44,617	49,078	53,986
71-75	58,226	87,339	93,889	99,565	60,232	66,255	72,881
76-80	75,694	1,13,539	1,20,352	1,26,030	78,302	86,133	94,745
>80	91,589	1,37,383	1,44,254	1,49,749	94,745	1,04,219	1,14,641
Sum Insured - 500,000				2 Years Policy			
Age Group	1 A	2 A	2 A 1 C	2 A 2 C	1 A 1 C	1 A 2 C	1 A 3 C
0-17	7,430						
18-35	10,194	15,292	19,880	24,850	13,666	18,450	23,986
36-45	12,269	18,404	23,005	27,606	15,183	19,738	24,671
46-50	19,016	28,525	32,803	36,084	19,853	22,900	26,253
51-55	22,820	34,229	39,366	43,301	23,793	27,257	31,346
56-60	27,384	41,077	47,237	51,961	28,595	31,453	34,599
61-65	38,338	57,507	64,408	70,158	39,659	43,626	47,988
66-70	51,756	77,633	85,398	91,607	53,539	58,894	64,784
71-75	69,871	1,04,806	1,12,667	1,19,480	72,278	79,507	87,456
76-80	90,832	1,36,249	1,44,424	1,51,234	93,961	1,03,359	1,13,693
>80	1,09,907	1,64,860	1,73,103	1,79,698	1,13,693	1,25,063	1,37,570