

immediately before hospitalisation

- Post-Hospitalisation - Pays for medical expenses incurred 90 days immediately after the discharge post hospitalisation
- Day care procedures - Pays for medical expenses for 141 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.
- The proposer has the option to choose his policy with or without coinsurance. Under the coinsurance option, we will co-insure the risk with Apollo Munich Health Insurance Company Limited, a registered and prominent stand-alone health insurance company which has expertise in underwriting and selling health insurance products. Furthermore, Apollo Munich is a joint venture between Asia's largest integrated healthcare provider, The Apollo Hospitals Group, and Germany based Munich Re's newest business segment, Munich Health.
- 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

**HEALTH
SURAKSHA**

**HDFC
ERGO**

GENERAL INSURANCE

Har pal apke saath

Wellness for a happy family



For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale. Insurance is the subject matter of solicitation. IRDA Reg No. 125/UID No. 704.

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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 (Except for Ayurvedic / Homeopathic Benefit).
- Cashless Treatment at Network Hospital
- 5% bonus on Sum Insured for every claim-free year
- Covers persons upto 65 years of age
- Offers one year or two year 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)

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

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	2384						
18-35	3217	4825	6256	7686	4242	5751	7420
36-45	4037	6056	7486	8917	4899	6366	8035
46-50	7171	11473	12904	14334	7883	9075	10744
51-55	7529	12047	13477	14908	8188	9361	11030
56-60	8771	14033	15464	16894	9291	10355	12024
61-65	12308	19693	21123	22554	12298	13184	14853
66-70	17712	25506	28056	30097	17590	19348	21283
71-75	19538	34433	37015	39253	23746	26120	28733
76-80	29842	44763	47449	49687	30870	33957	37353
>80	36108	54163	56871	59037	37353	41088	45197
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	2712						
18-35	3721	5582	7209	8837	4876	6588	8487
36-45	4479	6718	8345	9973	5482	7156	9055
46-50	8037	12859	14487	16114	8866	10227	11724
51-55	8439	13503	15130	16758	9208	10549	12025
56-60	9764	15623	17250	18877	10388	11609	13019
61-65	14102	22564	24191	25819	14075	15079	16273
66-70	19008	28339	31174	33441	19544	21499	23648
71-75	27237	38259	41128	43615	26384	29024	31926
76-80	33157	49736	52720	55207	34300	37730	41504
>80	40120	60181	63190	65597	41504	45653	50219
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	4357						
18-35	5587	8380	10994	13609	7519	10290	13340
36-45	6233	9349	11963	14578	8036	10775	13825
46-50	11058	17694	20308	22922	12668	14947	17444
51-55	11611	18578	21192	23807	13138	15389	17859
56-60	13925	22280	24894	27508	15191	17240	19594
61-65	22085	35337	37951	40566	22128	23769	25714
66-70	29447	35425	38968	41801	24430	26873	29561
71-75	40848	47824	51410	54518	32981	36279	39907
76-80	41447	62170	65900	69009	42875	47163	51879
>80	50151	75226	78988	81997	51879	57067	62773
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	5306						
18-35	7254	10881	14064	17248	9517	11807	16582
36-45	8137	12206	15389	18572	10224	12470	17245
46-50	14641	23425	26608	29792	16424	18079	22122
51-55	15212	24340	27523	30707	16910	18537	22551
56-60	17712	28340	31523	34707	19141	20537	24426
61-65	25341	40545	43728	46912	25625	26639	30147
66-70	38281	42509	46761	50161	29316	32248	35473
71-75	53104	57388	61692	65423	39577	43535	47888
76-80	49736	74605	79081	82810	51450	56596	62254
>80	60181	90271	94785	98396	62254	68480	75328

2 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	4292						
18-35	5790	8686	11261	13836	7636	10351	13355
36-45	7267	10900	13475	16050	8818	11458	14463
46-50	13625	21799	24517	27235	14978	17242	20413
51-55	14306	22889	25607	28325	15557	17787	20958
56-60	17542	28067	30928	33789	18582	20709	24047
61-65	24616	39385	42246	45108	24595	26369	29707
66-70	35425	45910	50501	54174	31662	34827	38310
71-75	39077	61979	66627	70655	42743	47017	51719
76-80	53715	80574	85407	89436	55566	61123	67235
>80	64994	97494	102368	106267	67235	73958	81354
2 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	4882						
18-35	6698	10048	12977	15906	8776	11859	15277
36-45	8062	12092	15022	17951	9867	12881	16299
46-50	15271	24433	27525	30617	16845	19431	22275
51-55	16035	25656	28748	31840	17495	20043	22848
56-60	19528	31245	34500	37755	20776	23217	26038
61-65	28205	45127	48382	51637	28151	30158	32545
66-70	38016	51011	56114	60193	35179	38698	42567
71-75	54474	68865	74031	78507	47492	52243	57467
76-80	59683	89525	94897	99373	61740	67915	74706
>80	72217	108326	113742	118074	74706	82175	90395
2 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	7843						
18-35	10056	15084	19790	24495	13535	18522	24013
36-45	11219	16828	21534	26240	14465	19394	24885
46-50	21011	33618	38585	43552	24069	28399	33144
51-55	22061	35298	40266	45233	24961	29240	33932
56-60	27850	44559	49788	55017	30382	34480	39188
61-65	44171	70674	75902	81131	44256	47537	51429
66-70	58895	63765	70142	75242	43975	48372	53209
71-75	81697	86083	92539	98133	59366	65302	71832
76-80	74605	111906	118620	124217	77176	84894	93382
>80	90271	135407	142178	147595	93382	102720	112992
2 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	9550						
18-35	13057	19586	25316	31046	17131	21253	29848
36-45	14647	21970	27700	33430	18403	22445	31040
46-50	27817	44507	50556	56604	31205	34350	42032
51-55	28904	46246	52294	58343	32129	35220	42847
56-60	35425	56680	63047	69413	38282	41073	48852
61-65	50681	81090	87457	93823	51250	53278	60295
66-70	76562	76516	84170	90290	52769	58047	63852
71-75	1106207	103298	111046	117761	71238	78363	86198
76-80	89525	134289	142346	149059	92609	101872	112058
>80	108326	162488	170612	177113	112058	123264	135591

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