


**ONE PLAN THAT  
COVERS YOU  
AND YOUR  
FAMILY'S HEALTH  
NEEDS.**



Your health has always been our top priority! We at **HDFC ERGO** have the privilege to bring to you my:health Suraksha, which aims at giving you a **360-degree protection** against soaring medical expenses. Designed with a robust thought and a strong base coverage, this policy is a delight for individual, families and senior citizens looking for the right health cover.

## Key features of the policy



Multiple sum insured options ranging from Rs. 3 lakhs to Rs. 75 lakhs available under this policy\*



Any age entry option with lifetime renewal



Exclusive covers like air ambulance cover, recovery benefit, sum insured rebound, etc.



Wellness features like fitness discount @ renewal, health incentives for maintenance of health, etc.



Various discount options to like family discount, long term policy discount, loyalty discount



## Base Covers



### Medical Expenses

Coverage at actuals for medically necessary hospitalisation (including mental healthcare) due to illness or injury. includes charges incurred on room rent, ICU, diagnostic procedures, consultation fees, medicines, etc.



### Home Healthcare\*\*

Medically necessary hospitalisation availed at home on a cashless basis if prescribed by the treating medical practitioner



### Domiciliary Hospitalisation

Treatment at home if advised by the treating medical practitioner and if the insured person is not in a condition to be transferred to a hospital or on account of non-availability of room in hospital



### Pre and Post Hospitalisation Cover

Covers medical expenses incurred 60 days immediately before hospitalisation and 180 days post the date of discharge



### Day Care Procedures

Covers medical expenses for all day care procedures



### Road Ambulance

Covers expenses incurred for utilizing road ambulance service for transporting insured person in case of an emergency



### Organ Donor Expenses

Covers medical expenses incurred on harvesting the organ from the donor for organ transplantation wherein the insured person is the recipient



### Alternative Treatments

Covers medical expenses incurred on hospitalisation and prescribed by medical practitioner for below mentioned lines of treatment

► Ayurvedic    ► Unani    ► Siddha    ► Homeopathy





## Unique Covers



### **Air Ambulance Cover<sup>#</sup>**

Covers expenses incurred on air ambulance transportation in an airplane or helicopter to nearest hospital for emergency care



### **Recovery Benefit<sup>@</sup>**

Lumpsum benefit in case the insured person is hospitalised for a consecutive and a continuous period of more than 10 days



### **Sum Insured Rebound<sup>^</sup>**

Adds to the sum insured, an amount equivalent to the admissible claim amount, subject to maximum of basic sum insured, on subsequent hospitalisation of the insured person during a policy year.

Rebound amount shall be available to all insured persons for same and different Illness claims, subject to the condition that a single claim in a policy year cannot exceed the sum of basic sum Insured and cumulative bonus earned.

In case of treatment for chemotherapy and dialysis, sum insured rebound will be applicable only once in lifetime of policy.

## Renewal Benefits



### Preventive Health Check-Up - Booster

Helps you keep track of your health status by availing a preventive health check-up post completion of every policy year, irrespective of claims



### Cumulative Bonus

Increase in 10%/25% of base sum insured every claim free year up to 100%/200% of base sum insured as per the plan opted



### my: Health Active<sup>##</sup>

- ▶ Fitness discount @ renewal: Accumulate healthy weeks and earn up to 10% discount on renewal premium
- ▶ Health incentives: Maintain good health and avail 50% discount at renewal on medical underwriting loading based on favourable test parameters. Such tests should be done at your own cost through our network provider
- ▶ Wellness services: Health coach, specialised stress management program, diet consultation, discounts on OPD/pharma and more





## Waiting Periods and Exclusions

Waiting periods: 30 days initial waiting period | 24 months waiting period on specific illnesses & surgical procedures | 36 months waiting period on pre-existing diseases

Standard exclusions: Investigation and evaluation purposes | obesity control | cosmetic surgery | hazardous sports | breach of law | alcoholism, drug or substance abuse | unproven treatments | sterility and infertility | maternity

*For in depth detail on benefits, waiting periods and exclusions kindly refer to prospectus and policy wordings documents before concluding sale.*

# General Conditions

## 1. Entry Age: my:health Suraksha, and Unlimited Retore (Add on)

Proposer	Adult Dependent	Child/Children
<ul style="list-style-type: none"> <li>• Minimum Entry Age - 18 Years</li> <li>• Maximum Entry Age - Lifetime Entry</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum Entry Age - 18 Years</li> <li>• Maximum Entry Age - Lifetime Entry</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum Entry Age - 91 Days</li> <li>• Maximum Entry Age - 25 Years</li> </ul>

## 2. Type of Policy:

- ▶ The base policy can be issued on individual, multi-individual and family floater basis
- ▶ In case of Family Floater policies floater discount of 50% will be applied on all the members except the oldest member

## 3. Coverage for dependents

### ▶ Individual Sum Insured Option:

• Proposer	• Spouse
• Dependent children	• Dependant parents/in-laws
• Grandmother	• Grandfather
• Grandson	• Granddaughter
• Daughter-in-law	• Son-in-law
• Sister	• Brother
• Sister-in-law	• Nephew
• Niece	• Brother-in-law

Floater sum insured option: Self, spouse, dependent children\* and dependent parents/parents in law can be covered under floater option

\*Dependent children: A child is considered a dependent for insurance purposes until his 25<sup>th</sup> birthday provided he is financially dependent, on the proposer.

## 4. Policy period:

This policy can be issued for 1 year/ 2 years/ 3 years.



### Unlimited Restore (Add-on)

This cover will provide instant addition of 100% basic sum insured on complete or partial utilization of your sum insured rebound or Unlimited Restore benefit (as applicable) during the policy year.

This add-on will trigger unlimited times and is available for all subsequent claims in a policy year.

### Premium Tier

For the purpose of policy issuance, the premium will be computed basis the tier chosen by the policy holder in the proposal form and as mentioned in the policy schedule.

Classification of cities would be as under:

- Tier 1 : Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara
- Tier 2 : Rest of India - All other cities

### Conditions:

- On payment of Tier 1 premiums, an insured person can avail treatment all over India without any co-payment
- On payment of Tier 2 premiums, an insured person can avail treatment at Tier 2 cities without any co-payment. However, if an insured person avails a treatment in Tier 1 cities, 20% co-payment shall be applicable on admissible claim amount
- Co-payment under II above will not be applied if an insured person opts for hospitalisation with room rent up to Rs. 2,500 per day or on hospitalisation for medically necessary treatment following an accident

### 5. Discounts

Family Discount	A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an individual sum insured policy with the company
Loyalty Discount	If insured has purchased policies for more than 1 product from us, discount equivalent to 10% on lower of the premium amongst all of the active policies held by customer is offered



Total maximum discount of all mentioned above, should not exceed 20% of the total premium per policy

### Other Discounts

**Long term policy discount** - A discount of 7.5% and 10% will be offered in case a policy is purchased for 2-year and 3-year tenure respectively, provided he has paid the premium in advance as a single premium.

This benefit is not available for instalment premium payment options.

Premium will be as per the corresponding age of that particular year.

For example: If a person of age 45 years opts for a 3 years tenure policy, then premium will be calculated with age 45, 46 and 47 i.e., 1\* (36-45 age band) and 2\* (46-50 age band)



## 10. Additional Benefit

- Income Tax<sup>iv</sup> Benefit as per Section 80D of the IT Act on the premiums paid for this policy.

### Sum Insured in INR:

Sr. No.	Covers	Silver Smart	Gold Smart	Platinum Smart
	Basic Sum Insured in Rs.	3 lakhs / 4 lakhs / 5 lakhs	7.5 lakhs / 10 lakhs / 15 lakhs	20 lakhs / 25 lakhs / 50 lakhs / 75 lakhs
<b>Hospitalisation Cover</b>				
1	Medical Expenses	Covered	Covered	Covered
	Room Rent	At Actual	At Actual	At Actual
	ICU	At Actual	At Actual	At Actual
1.a	Mental Healthcare	Covered	Covered	Covered
2	Home Healthcare*	Covered	Covered	Covered
3	Domiciliary Hospitalisation	Covered	Covered	Covered
4	Pre-Hospitalisation cover	60 days	60 days	60 days
5	Post-Hospitalisation cover	180 Days	180 Days	180 Days
6	Day Care Procedures	Covered	Covered	Covered
7	Road Ambulance	SI 3 lakhs to 5 lakhs - Rs. 2,000	SI 7.5 lakhs to 15 lakhs - Rs. 3,500	SI 20 lakhs to 50 lakhs - Rs. 3,500. Above 50 lakhs - Rs.15,000
8	Organ Donor Expenses	Covered	Covered	Covered
9	Alternative Treatment	Covered	Covered	Covered
10	Air Ambulance Cover	Not Covered	up to Rs. 2 lakhs	up to Rs. 5 lakhs
11	Recovery Benefit	Rs. 5,000	Rs. 15,000	Rs. 25,000
12	Sum Insured Rebound	Covered	Covered	Covered
<b>Renewal Benefits</b>				
1	Cumulative Bonus	10% at each claim free year, max 100%	10% at each claim free year, max 100%	25% at each claim free year, max 200%
2	Preventive Health Check-up - Booster	Covered	Covered	Covered
3	my: health Active	Covered	Covered	Covered



Sr. No.	Covers	Silver Smart	Gold Smart	Platinum Smart
<b>Waiting Period</b>				
	Initial WP	30 days	30 days	30 days
	Specific illness & procedures	2 years	2 years	2 years
	Pre existing Diseases	3 years	3 years	3 years
<b>Add on Covers<sup>^^</sup></b>				
	Unlimited Restore (Add on)	Optional	Optional	Optional

## 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. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10 Lakhs.





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**For more details, log on to [www.hdfcergo.com](http://www.hdfcergo.com) or call us on 022 6242 6242**

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Terms and conditions applicable. ^^Additional premium will be charged for optional and add on covers. \*Minimum Sum Insured of Rs. 1 Lac to Maximum Sum Insured of Rs.5 Crore under this policy. \*\*Available in select cities only. #Not available in Silver Smart plan. ^This is applicable only for hospitalisation cover. ##These services will be available through Our HDFC ERGO Mobile App. For disclaimer applicable to HDFC ERGO Mobile App and associated services refer policy wordings. ~Subject to change in tax laws. Gold Smart Sum Insured options are 6 lakhs / 7.5 lakhs / 9 lakhs / 10 lakhs / 12.5 lakhs / 15 lakhs . Platinum smart sum insured options are 17.50 lakhs / 20 lakhs / 22.50 lakhs / 25 lakhs / 30 lakhs / 35 lakhs / 40 lakhs / 45 lakhs / 50 lakhs / 75 lakhs. Figures mentioned are in INR. This is just an indicative list, for complete list please refer prospectus or policy wording. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: my:health Suraksha - HDFHLIP23031V062223 | Unlimited Restore (Add On) - HDFHLIA22188V012122. UID: 11498.