

**Hospitalised due to a critical illness or injury?**  
**We've got your loan covered!**



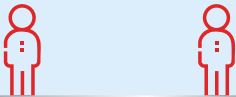
**Home Credit Assure Shakti + Bharat Griha  
Raksha Plus - Long Term Insurance**



A home is where we find peace and owning a home is like a dream come true.

This plan is a multi-benefit plan that not only protects your home & health, but also your valuable assets against major incidences.

### ENTRY AGE



20 years to 55 years

### TYPE OF POLICY



Individual / Multi-individual / Floater

### POLICY TENURE

Property up to 30 years

Health & Personal Accident up to 5 years

### SUM INSURED OPTIONS<sup>~</sup>

Up to INR 4 Cr. for ages 20-50 years

Up to INR 1 Cr. for ages 51-55 years

### WHO CAN BE COVERED

Applicant

Co-applicant



## Major Medical Illnesses

Pays sum insured, if insured suffers from a listed major medical illness diagnosed after 90 days from first commencement date

Major Medical Illness	Essential	Silver Plus	Platinum
Cancer of Specified Severity	Covered	Covered	Covered
Open Chest CABG	Covered	Covered	Covered
Kidney Failure Requiring Regular Dialysis	Covered	Covered	Covered
Myocardial Infarction (First heart attack of specified severity)	Covered	Covered	Covered
Open Heart Replacement or Repair of Heart Valves	Covered	Covered	Covered
Major Organ/Bone Marrow Transplantation	Covered	Covered	Covered
Multiple Sclerosis with Persisting Symptoms	Covered	Covered	Covered
Permanent Paralysis of Limbs	Covered	Covered	Covered
Stroke Resulting in Permanent Symptoms	Covered	Covered	Covered
Benign Brain Tumor	NA	Covered	Covered
Coma of Specified Severity	NA	Covered	Covered
Parkinson's Disease	NA	Covered	Covered
Alzheimer's Disease	NA	Covered	Covered
Surgery of Aorta	NA	Covered	Covered
End Stage Liver Failure	NA	Covered	Covered
Deafness	NA	Covered	Covered
Loss of Speech	NA	Covered	Covered
Third Degree Burns	NA	Covered	Covered
Medullary Cystic Disease	NA	NA	Covered
Motor Neurone Disease with Permanent Symptoms	NA	NA	Covered
Muscular Dystrophy	NA	NA	Covered
Infective Endocarditis	NA	NA	Covered
Primary (Idiopathic) Pulmonary Hypertension	NA	NA	Covered
Dissecting Aortic Aneurysm	NA	NA	Covered
Systemic Lupus Erythematosus with Lupus Nephritis	NA	NA	Covered
Apallic Syndrome	NA	NA	Covered
Aplastic Anaemia	NA	NA	Covered
Bacterial Meningitis	NA	NA	Covered
Cardiomyopathy	NA	NA	Covered

Major Medical Illness	Essential	Silver plus	Platinum
Other Serious Coronary Artery Disease	NA	NA	Covered
Creutzfeldt-Jakob Disease (CJD)	NA	NA	Covered
Encephalitis	NA	NA	Covered
End Stage Lung Failure	NA	NA	Covered
Fulminant Hepatitis	NA	NA	Covered
Eisenmenger's Syndrome	NA	NA	Covered
Major Head Trauma	NA	NA	Covered
Chronic Adrenal Insufficiency (Addison's Disease)	NA	NA	Covered
Progressive Scleroderma	NA	NA	Covered
Progressive Supranuclear Palsy	NA	NA	Covered
Blindness	NA	NA	Covered
Chronic Relapsing Pancreatitis	NA	NA	Covered
Elephantiasis	NA	NA	Covered
Brain Surgery	NA	NA	Covered
Pneumonectomy	NA	NA	Covered
Terminal Illness	NA	NA	Covered
Myelofibrosis	NA	NA	Covered
Pheochromocytoma	NA	NA	Covered
Crohn's Disease	NA	NA	Covered
Severe Rheumatoid Arthritis	NA	NA	Covered
Severe Ulcerative Colitis	NA	NA	Covered

### Cardiac Arrest

If the insured person is diagnosed with a cardiac arrest for the first time in his life then we shall pay in lumpsum sum insured applicable to the insured person

**Note** - There is no separate sum insured applicable for this cover. We shall pay 100% of the sum insured applicable for major medical illness coverage section

### Angioplasty\*

If the insured person undergoes angioplasty for the first time in his life then we shall pay in lump sum the amount applicable to the insured person as specified below:

- An initial waiting period of 180 days
- No separate sum insured for this cover
- Claim under this cover shall reduce the sum insured for major medical illness
- Claim under this cover shall be payable up to 25% of the sum insured OR INR 10 lakhs whichever is lower
- Angioplasty is covered under 52 critical illness (Platinum Plan) only



## Loss of Job - Termination of Employment\*\*\*

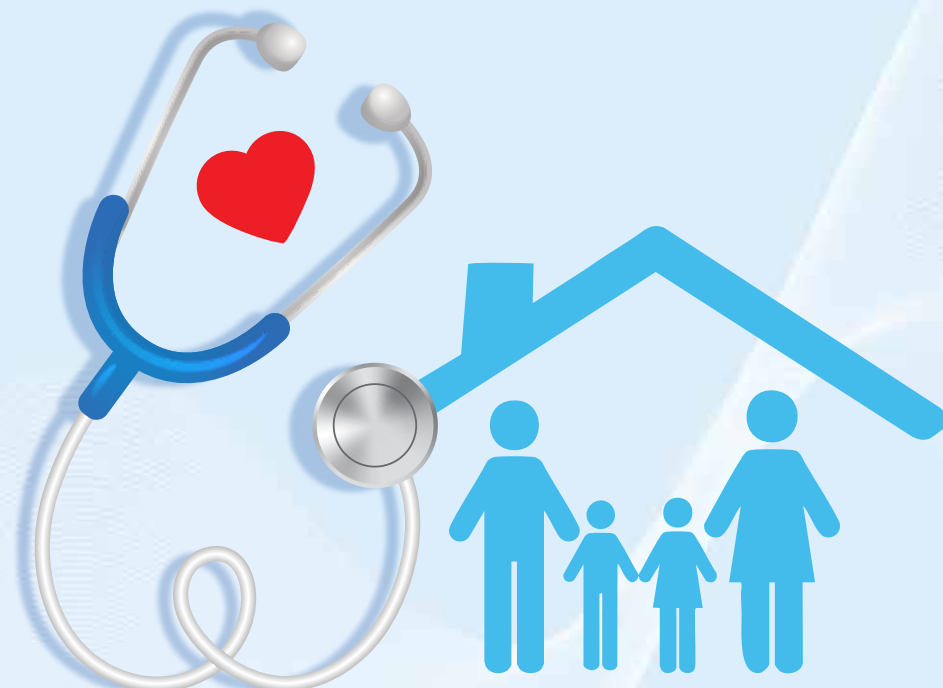
Up to 3 EMIs payable in the event of termination from employment of the insured by the employer on account of:

- a. Employer's rules/regulations or executed/implemented by the employer in compliance of any laws for the time being in force
- b. Directives by any public authority subject to the termination from employment is more than 30 consecutive days



## Accidental Death, Disappearance & Comatose\*\*

- **Accidental Death** - Pays sum insured if insured person sustains injury due to accident during the period of insurance, which shall within 12 months of its occurrence be the sole and direct cause of death of the insured person
- **Disappearance** - Forced landing, stranding, sinking or wrecking of a conveyance/as a result of any catastrophic event, if insured person's body cannot be located within 365 days
- **Comatose** - If insured person is hospitalised in a comatose state within 1 month of the date of injury for continuous period of more than 3 months. Comatose benefit up to 25% of accidental death sum insured





## Permanent Disablement

Pays in accordance to the benefit table, if the insured person sustains injury which results in permanent disablement:

S.No	The Disablement	% of Base Sum Insured Payable
1	Permanent total disablement	100%
2	Permanent & incurable insanity	100%
3	Permanent total loss of 2 limbs (physical severance or the total and permanent loss of use of such limbs)	100%
4	Permanent total loss of sight in both eyes	100%
5	Permanent total loss of sight of 1 eye & 1 limb (physical severance or the total and permanent loss of use of such limb)	100%
6	Permanent total loss of speech	100%
7	Complete removal of lower jaw	100%
8	Permanent total loss of mastication	100%
9	Permanent total loss of the central nervous system or the thorax & all abdominal organs resulting in the complete inability to engage in any job & inability to carry out daily activities essential to life without full time assistance	100%
10	Permanent total loss of hearing in both ears	75%
11	Permanent total loss of 1 limb (physical severance or the total and permanent loss of use of such limb)	50%
12	Permanent total loss of sight of 1 eye	50%



## Dependent Child Education Benefit\*\*\*\*

Pays up to the sum insured mentioned below towards dependent children's education in the event of death of the insured due to an accident resulting in death within twelve (12) months of the date of loss. The cover is over and above the sum insured covered under death section and supports the child's education.

Loan Amount in INR		Benefit Amount in INR (Max Limits)	
From	To		
1	5,00,000	Nil	Nil
5,00,001	10,00,000	One child: 25,000	Two children: 50,000
10,00,001	20,00,000	One child: 50,000	Two children: 1,00,000
20,00,001	30,00,000	One child: 1,00,000	Two children: 2,00,000
30,00,001	40,00,000	One child: 1,50,000	Two children: 3,00,000
40,00,001	50,00,000	One child: 2,00,000	Two children: 4,00,000
50,00,001	4,00,00,000	One child: 2,50,000	Two children: 5,00,000



## EMI Hospitalisation

Pays Equated Monthly Installments (EMI)/sum insured for the number of defined days (each completed 24 hours) of hospitalisation in a policy year (within India)



## Loss of Income - Major Medical Illness

We will pay sum insured if insured person suffers from loss of job due to his/her voluntary resignation or termination from the employment within six months of diagnosis of any of the major stage critical illnesses or undergoing any of the major stage surgical procedures for which claim is admissible under the policy.

This coverage is applicable to insured who are salaried and employed anywhere in the world. Exclusions applicable to this cover:

- a. Loss of job due to retirement whether voluntary or otherwise
- b. Resignation due to non-confirmation of employment after or during such period under which the insured was under probation



## Vector Borne Disease Cover (Benefit)

Pays the sum insured as specified in the policy for medically necessary hospitalisation of the insured for dengue fever, malaria, chikungunya, japanese encephalitis, kala-azar, lymphatic filariasis, zika virus which is/are contracted during the policy period



## Home Building & Contents Cover<sup>+</sup>

This policy provides cover for physical loss or damage or destruction caused to structure and/or content of dwellings/residential premises against a list of named perils such as fire, lightning, explosion, riot, strike, malicious damage, storm, cyclone, typhoon, flood, tsunami etc. Provides long term cover for a period not exceeding 30 years. This policy auto increases sum insured of the insured property (Structure only) at 10% per annum not exceeding 100% of base Sum Insured. There is no deductible applicable for this policy. Pays up to maximum sum insured in the event of a loss or damage to the insured home contents as applicable. Home content cover is restricted to 10% of structure sum insured



## Burglary & Housebreaking Including Larceny & Theft

Burglary & housebreaking covers home content for a period not exceeding 5 years. Maximum sum insured for jewellery kept in safe is 20% of the burglary section sum insured. Under burglary cover, claim is payable at 40% first loss basis



## HDFC ERGO Group OPD Care (Add-on)<sup>o</sup>

- **Tele-Consultations (All Specialities)** - This benefit can be availed unlimited times but only on a cashless basis. This benefit is available via digital platforms through one of the modes below available at the time of consultation-video, audio and chat
- **Doctor Consultation Cover (In-person)** - Covers in-person consultations of a medical practitioner for treatment advice of any illness or injury on cashless basis
- **Preventive Health Check-up** - Insured person can avail preventive health check-up annually, comprising only the listed tests mentioned in the policy on cashless basis



## SUM INSURED LIMITS<sup>~</sup>

Coverage	+	Sum Insured Limit
Major Medical Illness & Procedures (Critical Illness)		Options of 9/19/52 critical illness For age up to 50 years - maximum sum insured up to INR 4 Crores without medical test subject to no medical history For age 51 to 55 years – maximum sum insured up to INR 1 Crore without medical test subject to no medical history
Angioplasty*		Sum insured of angioplasty shall be restricted to the lower of 25% of the sum insured applicable for major medical illness section or INR 10 Lakhs Initial waiting period 180 days
Cardiac Arrest		Up to major medical illness sum insured
Loss of Job - Termination of Employment		Up to 3 EMIs payable in the event of termination from employment Multi Individual - Sum insured shall be 50% for each insured for 3 immediate upcoming monthly EMIs Floater - In case of loss of job for any of the applicant/co-applicant, 100% of the EMI will be paid only once during the policy period Applicable only for the salaried insured

## Coverage



## Sum Insured Limit

Accidental Death\*\*

For age up to 50 years - maximum sum insured up to INR 4 Crores  
For age 51 to 55 years - maximum sum insured up to INR 1 Crore



Disappearance\*\*

Up to accidental death sum insured



Comatose\*\*

25 % of accidental death sum insured



Permanent Disablement

For age up to 50 years - maximum sum insured up to INR 4 Crores  
For age 51 to 55 years - maximum sum insured up to INR 1 Crore



Dependent Child Education Benefit

Pays sum insured from INR 25,000 to INR 5 Lakh towards dependent children's education (maximum 2 children) applicable to both insured



EMI Hospitalisation

Pays equated monthly instalments (EMI)/sum insured for the number of defined days as mention in below table (for each completed 24 hours) of hospitalisation in a policy year (within india)

Particulars	Limits/Details
Sum insured	1% of Accidental Death sum insured
Fraction of EMI/Limit chosen to be paid every time claim triggers	1X
Payout every 'n' days of continuous hospitalisation	5 days: 1 <sup>st</sup> payout 7 days: 2 <sup>nd</sup> payout 9 days: 3 <sup>rd</sup> payout 11 days: 4 <sup>th</sup> payout
Maximum annual payout per year	4 times

**Coverage****Sum Insured Limit**

Loss of Income - Major Medical Illness

19/52 Critical illnesses covered  
Up to 50% of the annual salary  
(6 times monthly salary)

In case of multi-individuals, sum insured will be 50% of 6 times monthly salary for each insured person and for floater policies (both salaried), sum insured shall be 6 times monthly salary of highest earning member on floater basis



Vector Borne Disease Cover (Benefit)

In-patient hospitalisation – benefit INR 50,000 (individual/floater) for medically necessary hospitalisation of the insured for dengue fever, malaria, chikungunya, japanese encephalitis, kala-azar, lymphatic filariasis, zika virus which is/are contracted during the policy period



Home Building & Contents Cover<sup>+</sup>

Loss or damage to the structure and content of the house due to fire, earthquake, storm, flood, landslide, inundation and other allied perils up to loan tenure (Excluding terrorism). Home content cover is restricted to 10% of structure sum insured



Burglary & Housebreaking Including Larceny & Theft

Burglary & housebreaking covers Home Content. For jewellery kept in safe is 20% of the burglary section sum insured. (The claim payable is on 40% first-loss basis). Burglary section is offered for 5 year tenure

## Coverage



## Sum Insured Limit

HDFC ERGO Group  
OPD Care (Add-on)<sup>o</sup>

**Unlimited tele-consultations** (General practitioners & all specialities)

### Preventive health check-up

- Applicant only - 1 voucher will be applicable per year
- Applicant/co-applicant cover - individual basis - per person 1 voucher per year will be available
- Applicant/co-applicant cover - floater basis - 2 vouchers will be available on floater basis per year

### Doctor consultation (In-person)<sup>\$</sup>

Pays INR 1,000, 2,500 and 5,000 towards doctor consultation on cashless per year for each insured covered under individual and multi-individual options

For floater sum insured the limit is on floater basis

*~Conditions applicable*



## SUM INSURED OPTIONS



Accidental Death,  
Permanent  
Disablement & Major  
Medical Illness

On fixed basis - For age up to 45 years and loan tenure up to 5 years

On reducing basis - For age above 45 and loan tenure up to 5 years

On reducing basis - For policies with loan tenure more than 5 years

<p>Accidental Death, Permanent Disablement, Major Medical Illness, Dependent Child Education Benefit, EMI Hospitalisation, Loss of Job - Termination of Employment &amp; Vector Borne Diseases</p>	<p>Applicant only - Sum insured will be 100%</p>
	<p>Multi-individual - Sum insured will be 50% for each insured</p>
	<p>Floater basis - 100% sum insured will float on both the individuals</p>
<p>Major Medical Illness</p>	<p>For age up to 40 years - 100% of accidental death sum insured</p>
	<p>For age 41 years and above - 50% of accidental death sum insured (Option to choose 100% of sum insured)</p>
<p>Sum Insured Criteria</p>	<p>For major medical illness, accidental death, permanent disablement, dependent child education benefit, loss of job and loss of income – major medical illness – sum insured will be on policy tenure basis</p>
	<p>For vector borne diseases, EMI Hospitalisation and Group OPD cover the sum insured will be on per policy year basis</p>

## CLAIMS PAYOUT



### **Claim payout for sections when sum insured is on fixed basis:**

Compensation under Accidental Death, Permanent Disablement, Major Medical Illness, Loss of Job - Termination of Employment, Loss of Income - Major Medical Illness & EMI Hospitalisation sections, will first be paid to satisfy the outstanding loan amount and remaining will be paid to the nominee/insured person



### **Claim payout for sections when sum insured is on reducing basis:**

Compensation under Accidental Death, Permanent Disablement, Major Medical Illness, Loss of Job - Termination of Employment, Loss of Income - Major Medical Illness & EMI Hospitalisation sections will first be paid to satisfy the outstanding loan amount

## WAITING PERIODS

Section	Coverages	Waiting Period
<b>1</b>	<b>Major Medical Illness</b>	
1a	Initial waiting period	90 days (180 days for angioplasty)
1b	Survival period	0 days
1c	PED waiting period	36 months
<b>2</b>	<b>Loss of Income - Major Medical Illness</b>	
2a	Initial waiting period	90 days (180 days for angioplasty)
2b	Survival period	0 days
2c	PED waiting period	36 months
<b>3</b>	<b>Loss of Job - Termination of Employment***</b>	
3a	Initial waiting period	90 days
3b	Condition	30 days of unemployment is required for claim trigger in this cover
<b>4</b>	<b>EMI Hospitalisation</b>	
4a	Initial waiting period	30 days
4b	Specific disease/procedure waiting period	Waived off
4c	PED waiting period	Waived off
<b>5</b>	<b>Vector Borne Disease Cover (Benefit)</b>	
5a	Initial waiting period	30 days
<b>6</b>	<b>HDFC ERGO Group OPD Care (Add-on)°</b>	
6a	Initial waiting period	30 days

## WHY CHOOSE HDFC ERGO



~16,000 cashless healthcare provider network<sup>#</sup>



97.5% health claims payout ratio in FY'25<sup>^^</sup>



Insured 2.5 lakhs+ individual homes<sup>^</sup>



3.2+ crore happy customers<sup>@</sup>



## Health

- The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol
- War or any act of war, invasion, act of foreign enemy civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
- Any insured person committing or attempting to commit a breach of law with criminal intent or intentional self-injury or attempted suicide or suicide
- From engaging in or participation in or involvement including but not limited to naval, military or air force operation
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalisation) except ectopic pregnancy
- From participation in adventure sports
- Deliberate, willful or intentional act or omission



## Fire and Burglary Insurance

- Wear and tear, deterioration
- Loss or damage due to faulty workmanship, defective design or material, atmospheric or climatic conditions, intentional acts or gross negligence
- Loss or damage to cash and money in any form, drawings, plans, manuscripts, items of historic or artistic or antique value, perishables, consumables, contact lenses, dentures consequential or indirect loss or damage and contractual liability
- Loss or damage to contents located inside the insured home while the insured home remains unoccupied for 60 or more consecutive days
- Loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any act of terrorism

For the complete list, please refer to the policy wordings

## SECTION 41

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Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015  
(Prohibition of Rebates):

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 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 prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.





## Talk to our staff today

Terms and condition apply. °An Add-on policy can only be purchased with the HDFC ERGO base policy and cannot be purchased in isolation. §Options of INR 1000, 2500, and 5000 towards doctor consultation are basis the AD SI opted. \*Covered under Bharat Griha Raksha Plus-Long Term. ^^Subject to no medical history. #As of August 2025. ©3.2 cr+ customer base covers all lines of business – policyholders in motor & corporate lines, lives covered under health, PA & travel, and farmers covered crop insurance. Data as on July 2025. ^As per data for FY 24-25. ^^Formula for claim payout ratio is Paid claims/(Opening Outstanding claims + Reported claims - Closing Outstanding claims) which is populated in form NL 37 in FY 25. \*Angioplasty cover will be applicable under Major Medical Illness platinum plan only. \*\*Disappearance (100% of Accidental Death sum insured) and Comatose (25% of Accidental Death Sum Insured) is part of the Accidental Death Cover. The Accidental Death Sum insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose. Maximum liability under the Personal Accident section (which includes both 'Accidental Death' and 'Permanent Disablement') for an Insured Person shall never exceed 100% of the SI. \*\*\*Loss of Job - Termination of Employment cover will be applicable for salaried employees only. \*\*\*\*Dependent Child Education Benefit cover will not be applicable for loan amount up to 5 L. Pre-policy medical checkup will be applicable as per underwriting guidelines. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai - 400 059. The above mentioned product is underwritten by HDFC ERGO General Insurance Company Limited. HDFC Sales Pvt. Ltd. (165-166, Backbay Reclamation, H.T. Parekh Marg, Churchgate, Mumbai - 400 020) is an authorized corporate agent of HDFC ERGO General Insurance Company Limited. IRDAI License No. CA0080. UIN: Home Credit Assure Shakti - HDFHLGP26053V012526 | HDFC ERGO Group OPD Care (Add-on) - HDFHLGA24091V012324 | Bharat Griha Raksha Plus-Long term - IRDAN146RPPR0070V01202425. UID: 18626.