

**HDFC
ERGO**

**SABSE BADA SACH
OPTIMA SECURE
DE BENEFITS SO MUCH!**

OptimaSecure



Introduction

A policy like no other.

It's great when you ask for something and get more in return, isn't it? That's why, HDFC ERGO brings to you a health insurance plan that gives you SO MUCH more benefits than you had asked for!

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional cost, thereby redefining the value you get from health insurance. It doesn't just secure your present, but safeguards your future as well.

Optima Secure is a testament to the years of trust 1.4+ crore customers have bestowed upon us.

So Much Coverage

So Much Trust

So Much Choice

So Much More...





**Get So Much Coverage*
Guaranteed^^**



Secure Benefit
2X coverage from day 1

Secure Benefit is a first-of-its-kind benefit of Optima Secure that doubles the insurance cover you buy, instantly and automatically. This means that you get a 2X coverage from day 1, without having the need to activate or claim it, at no additional cost.



**Get So Much Coverage*
Guaranteed^^**



Plus Benefit

100% increase in coverage after 2 years

Plus Benefit is another first-of-its-kind benefit of Optima Secure. With this benefit, the base cover you choose for yourself automatically increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made. With this benefit, you do not have to worry about earning a full no claim bonus or a reduced bonus in case of a claim.



**Get So Much Coverage*
Guaranteed^^**



Restore Benefit
100% restore coverage

With the Restore Benefit of Optima Secure, if any claim, partial or total, is made any time during the year, then 100% of the base cover gets restored in the policy cover automatically, at no additional cost!



**Get So Much Coverage*
Guaranteed^^**

**100%
Paid**

Protect Benefit

Zero deduction on non-medical expenses

In case of an unfortunate hospitalisation, Protect Benefit of Optima Secure guarantees payment of consumables, which include listed non-medical expenses like gloves, masks, nebulizer kits and so on. It's built-in, and automatically available at no extra charge.

All the above benefits of Optima Secure work together to give 4X coverage than the chosen cover.

Let's see how Optima Secure works

Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure policy of 10 lakhs base cover for his family. He pays a premium of INR 26,700[^] for it.

1. Secure Benefit

Secure Benefit instantly makes his 10 lakhs base cover to 20 lakhs, at no extra cost.



2. Plus Benefit

When he renews the plan for 1 year, Plus Benefit increases his base cover of 10 lakhs by 50% and in 2nd year by 100%, making it 15 lakhs and 20 lakhs respectively. Plus Benefit and Secure Benefit together take the total coverage to 30 lakhs.



3. Restore Benefit

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making it 30 + 10 = 40 lakhs.



4. Protect Benefit

During hospitalisation, his non-medical expenses that add up to 10-20% of the total bill amount also get covered by Protect Benefit.



[^]Rs.26,700/- premium is including tax and for a 2-member Family Floater policy with age 35 years and 30 years. Premium shown above is for Optima Secure plan for Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara) which includes tax. For calculating exact premium, please visit www.hdfcergo.com

4x coverage after 2 years



4X coverage

With 10 lakhs base cover eventually becoming INR 40 lakhs, Mr. Sharma gets 4X coverage after 2 years.

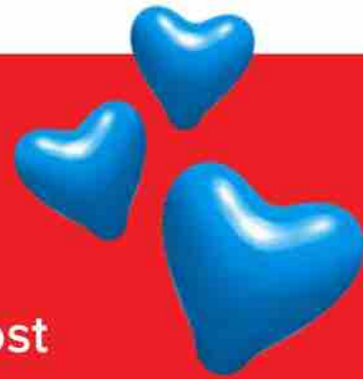


By opting to pay the first INR 25,000/- of claim in a policy year, Mr. Sharma gets a discount of 25% on his premium, bringing it down to INR 20,025/-



With all of these, Mr. Sharma gets access to 15,000+ network hospitals and healthcare service providers**

So Much More Coverage



60 and 180 days pre and post hospitalisation covered

Instead of 30 and 90 days availed normally, Optima Secure covers medical expenses for 60 days pre and 180 days post hospitalisation.

These cover tests, medicine purchases and other medical expenses that Mr. Sharma has incurred during these aforementioned days.



Home healthcare

This policy covers treatment availed from comfort of homes, and as per everyone's convenience on cashless basis.

So, during Mr. Sharma's home treatment, which in normal course would have required hospitalisation, all his medical expenses including doctor visits, nursing charges, etc. get covered by it.



Daily cash for shared room

With this, daily cash of INR 800 per day up to a maximum of INR 4800 on hospitalisation is provided as out of pocket expenses when you choose a shared accommodation in a network hospital, and the hospitalisation period exceeds 48 hours.

These include all the peripheral costs incurred by Mr. Sharma or his caregiver on travelling, food, lodging and so on, which is incurred at the time of claim.

So Much More Coverage



Preventive health check-up

You will be provided preventive health check-up benefits post completion of every policy year, irrespective of claim status.

Mr. Sharma can choose tests of his choice up to a sub-limit as mentioned below for any insured person (including children).

Sum Insured (in INR)	5 L	10 L	15 L	20 L, 25 L & 50 L	100 L & 200 L
Individual policy (per insured)	1,500	2,000	4,000	5,000	8,000
Floater policy (per policy)	2,500	5,000	8,000	10,000	15,000



E-opinion

Get e-opinion on 51 critical illnesses through network provider in India.

So, if Mr. Sharma chooses to take teleconsultations, or online consultations for any of the listed diseases in the policy, the expense incurred gets covered by the policy.



Hospitalisation expenses

Covers medical expenses incurred at the time of hospitalisation that include room rent at actuals, ICU expenses, nursing expenses, surgeon's fee, road ambulance charges and so on. It also covers all day care treatments that require hospitalisation for less than 24 hours.



AYUSH treatment

Optima Secure covers In-patient care treatment expenses even for alternate treatment methods viz. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.

So Much More Coverage



Domiciliary hospitalisation

Secures all medical expenses during Domiciliary hospitalisation.



Organ donor expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated.



Emergency air ambulance

The policy pays for air ambulance transportation services during your emergency needs.



So Much Choice

Aggregate deductible



Value buy

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in. You can choose from the below deductible options and enjoy up to 65% discount on your premium.

Deductible Amount	Optima Suraksha, Optima Secure & Optima Super Secure		
	Base SI <25 Lakhs	Base SI = 25 Lakhs	Base SI >= 50 Lakhs
25,000	25%	15%	15%
50,000	40%	30%	30%
1,00,000	50%	40%	40%
2,00,000	55%	45%	45%
3,00,000	65%	55%	55%
5,00,000	NA	62%	62%

So Much Choice

So, if Mr. Sharma agrees to pay the first INR 25,000 on his claims in the policy year, he gets a discount of 25% on his insurance premium. Which means, his premium of INR 26,700 reduces to just INR 20,025!

Easy Switch



Mr. Sharma also has the super power to waive his opted deductible at renewal post completion of 5 years under this policy^{^^}

Add-on covers

my:Health Critical Illness

Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 100,000 to INR 200,00,000 and in multiples of INR 100,000.

my:Health Hospital Cash Benefit (Add-on)

Get sum insured options of INR 500/ INR 1000/ INR 1500 / INR 2000 / INR 2500 / INR 3000 / INR 5000 / INR 7500/ INR 10,000 to cover your out-of-pocket expenses.

Unlimited Restore (Add-on)

Provides Unlimited Restorations in a policy year.

Individual Personal Accident Rider

Provides Lumpsum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

Optima Wellbeing (Add on)

Covers expenses for various outpatient benefits.

Discounts

❖ Loyalty discount

With it, you will be eligible to get a discount of 2.5% on the base premium if you have an active retail insurance policy with premium above INR 2000.

❖ Family discount

Get discount of 10% if two or more family members are covered under the same policy under the individual policy option.

❖ Long term discount

If the policy period is more than one year, you will be entitled to receive a discount of 7.5% and 10% if the policy is purchased for a 2-year and 3-year tenure respectively.

So Much Choice

Wide coverage choice



Coverage

Choose between wide range of base coverage from INR 10 lakh, 25 lakh 50 lakh, 1 crore and 2 crore



Policy Options

Family Floater - A maximum of 4 adults and a maximum of 6 children can be included in a single policy having a common sum insured.

Individual policy - A maximum of 6 adults and a maximum of 6 children can be included in a single policy having separate sum insured individually.



Tenure

You can select policy tenure from 1 to 3 years according to your convenience.



Premium payment in instalments

Options for payment of premium on an instalment basis i.e. monthly, quarterly, half yearly

Note: Adults can be a combination of self, spouse, parents and parents-in-law.

So Much Trust



Quick turnaround time

Offers quick turnaround time, reducing pre-authorisation hurdles



Quick claim payment

Get quick claim settlements, to honour every genuine claim



Network of hospitals and healthcare providers

15,000+ healthcare providers across India**



Customer service

24x7 call centre servicing in 10 languages



Family of millions

Family of 1.4 Cr+ happy customers®

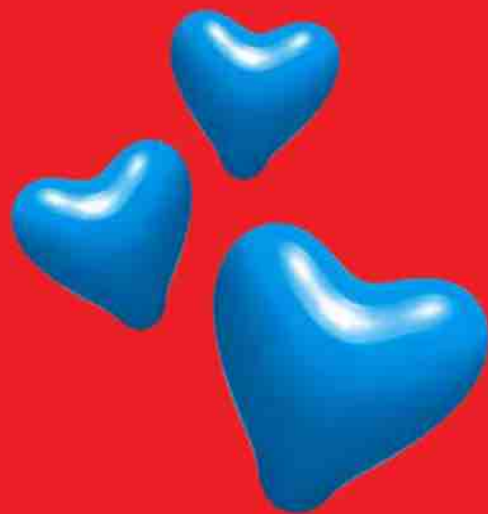


Illustration of Sum Insured utilisation

Number of Claim	Claim Amount	Base Sum Insured	Plus Benefit	Secure Benefit	Restore Benefit	Admissible claim amount	Utilisation of Sum Insured
1 st claim	3,00,000	5,00,000	2,50,000	5,00,000	0	3,00,000	Base(partial)
2 nd claim	14,00,000	2,00,000	2,50,000	5,00,000	3,00,000	12,50,000	Base(balance)+Plus+ Secure+ Automatic Restore(partial)
3 rd claim	3,00,000	-	-	-	2,00,000	2,00,000	Automatic Restore (partial)

Illustration for Unlimited Restore (Add-on)

Number of Claim (all in same Policy Year)	Available Benefit Limit					Claim amount	Admissible claim amount	Utilization of Sum Insured
	Base Sum Insured	Plus Benefit	Secure Benefit	Automatic Restore Benefit	Unlimited Restore Add on Benefit			
1 st claim	5,00,000	2,50,000	5,00,000	0	0	10,00,000	10,00,000	Base Sum Insured +Plus + Secure (Partial)
2 nd claim	-	-	2,50,000	5,00,000	0	5,50,000	5,50,000	Secure (balance) + Automatic Restore Benefit (partial)
3 rd claim	-	-	-	2,00,000	5,00,000	7,00,000	5,00,000	Automatic Restore Benefit (balance) + Unlimited Restore
4 th claim	-	-	-	-	5,00,000	7,50,000	5,00,000	Unlimited Restore
5 th claim	-	-	-	-	5,00,000	5,00,000	5,00,000	Unlimited Restore

Note: A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if remaining), Secure Benefit (if remaining).

❖ Optima Secure plan with second policy year in progress

Schedule of benefits (all limits are in INR)

Plan Name	Optima Secure
Base Sum Insured (in Lakhs)	5/10/15/20/25/50/100/200
Room Rent	At Actuals
Hospitalisation Expenses	Up to Sum Insured
AYUSH Treatment	
Home Healthcare	
Organ Donor Expenses	
Pre-Hospitalisation (60 days)	
Post-Hospitalisation (180 days)	
Secure Benefit	100% of Base Sum Insured
Protect Benefit	Up to Sum Insured
Plus Benefit	Irrespective of claim status, increase of 50% of Base Sum Insured in a policy year, maximum up to 100%
Restore Benefit	Up to 100% of Base Sum Insured for any illness any insured person
Emergency Ambulance	Road: Up to Sum Insured Air: Up to 500,000
Daily Cash for Choosing Shared Accommodation	800 per day (max up to 4,800)
E-Opinion for Critical Illness	Once per insured person (for 51 defined major illnesses)

So Much More



Tax savings

Get income tax benefits under section 80D of the Income Tax Act*



Lifelong renewal

Renew your insurance cover for life



Cashless transactions

Get treatment on a cashless basis across 15,000+ healthcare providers across India**



No geography-based co-payment

With this, get treated in any city across India without any co-payment, and irrespective of where you bought the policy from.



No claim-based loading

No loading of renewal premium just because you claimed it or fell ill after taking the policy



Terms of renewal

- ❖ **Life-long renewal** - Get access to life-long renewal regardless of your health status or previous claims made under your policy, except on grounds of fraud or misrepresentation by the insured person.
- ❖ **Waiting period** - The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your policy.
- ❖ **Renewal premium** - These are subject to change with prior approval from IRDAI. Any change in benefits or premium (other than due to change in age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance.
- ❖ **Withdrawal of policy** - In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured person will have the option to migrate to similar indemnity health insurance policy available at the time of renewal with all the accrued continuity benefits, waiver of waiting period etc; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI.
- ❖ **Migration** - Any insured person in the policy has the option to migrate to similar indemnity health insurance policy available at the time of renewal subject to underwriting with all the accrued continuity benefits, waiver of waiting period etc; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI.
- ❖ **Portability** - This plan offers you easy portability. So, if you are insured under another insurer's health insurance policy you can transfer to HDFC ERGO General Insurance Company Limited with all your accrued benefits at the time of renewal subject to underwriting guidelines, after due allowances for waiting periods and enjoy so much coverage.

Standard exclusions and waiting periods

❖ 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

❖ Waiting periods

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

For complete list please refer the policy wordings.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.

2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

So, get access to SO MUCH benefits with your Optima Secure, today!



For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

Terms & Conditions Apply. ^{***}This is a one-time option which can only be availed if the eldest member is less than 50 years at the time of purchasing this Policy (with aggregate deductible) and is less than 61 years at the time of availing this option, subject to underwriting. ^{*4X} coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non-Medical Expenses specified in the policy wording. Home health care available only on cashless basis in select cities only. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. Preventive health check-ups at each renewal of the Policy. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. For in-depth details on terms and conditions applicable to add-ons, please refer to the prospectus and policy wording documents of the respective add-ons available under the download section on our website. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. ^{^^}Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 65% discount available by choosing option of Aggregate deductible of Rs. 3 lakhs up to Base Sum Insured of equal to or less than 20 lakhs. ^{**}Figure as on February 2025. [@]Data as on 31st January, 2025 (includes members of the group). [†]Subject to change in tax laws. 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. UIN: my: Optima Secure - HDFHLIP25041V062425 | my: health Critical Illness - HDFHLIA22141V032122 | my: Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add On) HDFHLIA22188V012122 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) -HDFHLIA24099V012324. UID: 16723.