

**WHEN LIFE THROWS YOU A SURPRISE,
FACE IT WITH THE RIGHT PLAN.**

 **PA**
Individual Personal
Accident *Insurance*



THE MOST BEAUTIFUL THING ABOUT LIFE IS THE SURPRISES THAT IT BRINGS.

Sometimes the surprises look and feel like blessings, while sometimes, they're not so good-looking. Monsoon, for example, is awaited all year long. But there's always an open manhole waiting for someone on the roads. What else do we await all year long? Diwali. Burning a cracker or two is fun for the whole family, after all. But only till a firecracker doesn't misdirect itself. In short, life has a list of surprises but it doesn't mean that we stop living the way we want to.





At HDFC Ergo Health Insurance Ltd. we want you to go out (carefully) and take life as it comes. Live like you've always lived. Fearless. Carefree. Enjoying life in moments. Keep finding little joys in those traffic jams, make your me-time a bit more adventurous, go an extra-mile in your daily routine. That's why HDFC Ergo Health Insurance Ltd.'s Individual Personal Accident Plan is designed to take care of the uncertain surprises that life brings, and help you get your life back, right on track.

BENEFITS

Individual Personal Accident plan comes with multiple benefits to financially cover you and your family from life's unexpected events.



Hospitalisation treatment
with Restore benefit



Income support
(Temporary total disability)



Adventure sports



Loan secure



Head and spinal injuries



Death and disability



Elderly care



Child education



Burns



Pet care



OPD treatment



Fractures

CHOOSE A PLAN FOR EVERY SURPRISE.

We have 3 plan options for you. Select the one that fits your need.

A. Essential

- Plan with all the essential features like death and disability coverage
- Sum Insured options from 20L to 1 cr
- Coverage for accidental hospitalization along with Restore benefit
- Protects your financial liability with loan secure benefit
- Takes care of your accidental OPD expenses
- Supports your income when down with injuries

B. Advanced

- Comprehensive plan with a total of 24 benefits
- Sum insured options from 1 cr to 2.5cr
- Lump sum amount in case of accidental death and disability
- Coverage for accidental hospitalization along with Restore benefit
- Protects your financial liability with loan secure benefit
- Takes care of your accidental OPD expenses
- Supports your income when down with injuries
- Coverage from accidents due to adventure sports
- Lump sum payment for burns and fractures
- Covers air ambulance cost

C. Elite

- Comprehensive plan with a total of 30 benefits
- Sum insured options from 2.5cr to 10cr
- Lump sum amount in case of accidental death and disability
- Coverage for accidental hospitalization along with Restore benefit
- Protects your financial liability with loan secure benefit
- Takes care of your accidental OPD expenses
- Supports your income when down with injuries
- Coverage from accidents due to adventure sports
- Lump sum payment for burns and fractures
- Covers air ambulance cost
- Financial support for elderly parents, kids, spouse and even pets
- Take care of lost income while in coma
- Covers cost of head/ spinal X-rays, CT/MRI scans etc.

COMPARE THE THREE, CHOOSE ANY.

S. NO	BENEFITS	A. ESSENTIAL	B. ADVANCED	C. ELITE
1	Accidental Death (AD)	20L to 1Cr	1Cr to 2.5Cr	2.5Cr to 10Cr
2	Transportation of Mortal Remains	25,000	50,000	1L
3	Cremation Ceremony	25,000	50,000	1L
4	Permanent Total Disablement (PTD)	Up to AD SI	Up to AD SI	Up to AD SI
5	Permanent Partial Disablement (PPD)	Up to AD SI	Up to AD SI	Up to AD SI
6	Emergency Road Ambulance Charges	5,000	10,000	20,000
7	Education Fund	50,000	1L	2L
8	Purchase of Blood	10,000	10,000	10,000
9	Cost of Prosthetics	20,000	50,000	1L
10	Accidental Out-patient Expenses	5,000	5,000	10,000
11	Accident Hospital Cash	1,000 for max 15 Days	3,000 for max 15 Days	5,000 for max 15 Days
12	Family Transportation	-	50,000	1L
13	Modification of Residence/Vehicle	-	2.5L	5L
14	Broken Bones	-	50,000	1L
15	Burns	-	15L	25L
16	Adventure Sports	-	AD SI	Up to AD SI
17	Head and Spinal Injury	-	20,000	50,000
18	Emergency Air Ambulance Charges	-	2L	3L
19	Education Fund on Disability of Dependent Child	-	2L	3L
20	Pet Care	-	2,500 for max 15 days	2,500 for max 15 days
21	Homemaker Care Allowance	-	25,000	50,000
22	Transportation of Imported Medicine	-	-	20,000
23	Multiple Member Disability	-	-	120% of PTD SI
24	Coma	-	-	50L
25	Carrier	-	-	1L
26	Marriage Expenses for Children	-	-	10L
27	Elderly care	-	-	3L

OPTIONAL BENEFITS

1	Total Temporary Disablement (TTD)	Up to 5L	Up to 25L	Up to 50L
2	Accidental In-patient Hospitalisation with Restore Benefit	1L	3L	5L
3	Loan Secure	Up to AD SI	Up to AD SI	Up to AD SI

*SI – Sum Insured

KNOW YOUR ELIGIBILITY.

Individual Personal Accident plan covers all the age brackets, from children to elderly members of the family.

Age Eligibility:

Relationship	Min Entry Age (years)	Max Entry Age (years)
Policy Holder	18	69
Adult Dependent	18	69
Child Dependent	91 days*	25

*Children aged between 91 days to 5 years can be covered only if either of the parent is covered under the same policy.

Sum Insured (SI) Eligibility:

Relationship	Eligible For
Policy holder (salaried)	▶ 20x annual income
Policy holder (businessman/self-employed)	▶ 25x annual income
Non-earning spouse/dependent parents	▶ 50% of policy holder SI; max up to 1Cr
Child dependent	▶ 25% of policy holder SI; max up to 25L
Earning spouse (salaried)	▶ 20x annual income; max up to policy holders SI
Earning spouse (businessman/self-employed)	▶ 25x annual income; max up to policy holders SI

AFFORDABLE PLANS TO FACE LIFE'S SURPRISES FEARLESSLY.

Get discounts basis number of members covered and policy tenure.



10% family discount
for covering 2 or
more members
in a policy



7.5% discount on
buying a 2 Year
policy



10% discount on
buying a 3 Year
policy

BENEFITS TO EASE LIFE'S UNEXPECTED SURPRISES.

1. **Accidental Death** – Payment of sum insured in case of death of insured person due to an accident.
2. **Accident Hospital Cash** – Lump sum payment for each day of accidental hospitalization.
3. **Accident In-patient Hospitalisation with Restore Benefit**
 - 3.1. **Accident In-patient Hospitalisation** - Reimbursement of medical expenses incurred on accidental hospitalization of insured person. Expenses for 30 days of pre-hospitalization, 60 days of post hospitalization and daycare procedures are also covered.
 - 3.2. **Restore Benefit** - Instant addition of 100% accident in-patient hospitalization sum insured upon partial/ complete utilization of your accident in-patient hospitalization sum insured during the policy tenure.
4. **Accident Out-patient Expenses** – Reimbursement of out-patient medical expenses incurred following an accident. Out-patient expenses include, diagnostic tests, vaccinations, pharmacy, consultations with a medical practitioner, plaster cast, crutches, minor OT charges. A deductible of Rs 500 shall apply to each and every claim.
5. **Adventure Sports** – Payment of sum insured in case of death or permanent total disability of insured member while he/she was engaged in adventure sports in a non-professional capacity and under the supervision of trained professional.
6. **Broken Bones** – Lump sum payment of pre-defined percentage of sum insured basis the severity of fracture caused due to an accident.
7. **Burns** – Lump sum payment of pre-defined percentage of sum insured basis severity and degree of burns due to an accident.
8. **Cremation Ceremony** – Lump sum payment for performing the cremation ceremony
9. **Coma** – Lump sum payment basis the number of weeks for which insured person is in state of coma due to an accident.
10. **Carrier** – Payment of sum insured in case of death or permanent total disability of insured person. Insured person should have been traveling as a fare paying passenger in a carrier at the time of accident.
11. **Cost of Prosthetics** – Reimbursement of cost of medically necessary prosthetic devices, orthopedic braces and durable medical equipment. This is payable in case of permanent total disability of insured member.
12. **Elderly Care** – Lump sum payment to support elderly parent(s) in case of death or permanent total disability of insured member.
13. **Education Fund on Disability of Dependent Child** – Payment of sum insured for the education of insured child in a special school or institution following permanent total/ partial disability due to an accident.
14. **Emergency Road Ambulance Charges** – Reimbursement of expenses incurred on an ambulance used to transfer the insured person to a hospital following an accident.
15. **Emergency Air Ambulance Charges** – Reimbursement of expenses incurred on an air ambulance used to transfer insured person within India.

BENEFITS TO EASE LIFE'S UNEXPECTED SURPRISES.

16. **Education Fund** – Lump sum payment of sum insured towards education of dependent children in case of accidental death or permanent total disability of insured member.
17. **Family Transportation** – Reimbursement of expenses incurred in transporting one immediate family member to the hospital where the insured person is admitted following an accident.
18. **Homemaker Care Allowance** – Lump sum payment of sum insured in case of non-earning spouse's hospitalization for more than 7 continuous days due to an accident.
19. **Head and Spinal Injury** – Reimbursement of expenses incurred on diagnostic tests (e.g. X-ray, MRI, CT scan, ultrasound) of head/ spine conducted within 3 months of an accident.
20. **Loan Secure** – Payment of outstanding principal loan amount in case of death or permanent total disability of insured member. Outstanding principle loan amount would not include any arrears or penalties levied by the bank or financial institution.
21. **Marriage Expenses for Children** – Payment of sum Insured as marriage expenses for unmarried dependent child of the insured person, provided that our maximum liability under this benefit for all dependent children, irrespective of the number of dependent children shall be limited to the Marriage Expenses Sum Insured. This is payable only in case of death or permanent total disability of the insured member.
22. **Modification of Residence/Vehicle** – Reimbursement of expenses incurred to modify the insured person's residential accommodation or vehicle in case of his/her permanent total disability.
23. **Multiple Member Disability** – Payment of 20% extra PTD amount in case two or more insured persons get permanent disablement in same accident.
24. **Permanent Total Disablement (PTD)** – Lump sum payment of pre-defined percentage of sum insured basis the severity and disability caused by the accident.
25. **Permanent Partial Disablement (PPD)** – Lump sum payment of pre-defined percentage of sum insured basis the severity and disability caused by the accident.
26. **Pet Care** – Payment of fixed daily amount to take care of pet in case the insured person is hospitalized.
27. **Purchase of Blood** – Reimbursement of expenses incurred in purchasing blood through a hospital or lawful blood bank for insured person following an accident.
28. **Transportation of Mortal Remains** – Reimbursement of expenses incurred on transporting the mortal remains of the insured person from the place of the accident/ hospital to residence/ burial ground.
29. **Temporary Total Disablement (TTD)** – Payment to compensate for the loss of income in case the insured person is not able to work due to an accident.
30. **Transportation of Imported Medicine** – Reimbursement of expenses incurred on freight charges for importing medicines to India, provided that such medicines are not available in India.

MUST REMEMBER.

1. **Life-long renewal:** Individual Personal Accident plan comes with the option of life long renewal regardless of your health status or claims.
2. **Waiting period:** There are no waiting period in Individual Personal Accident policy.
3. **Free-look cancellation:** 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. In case of any objections, you can cancel the policy and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium.
4. **30 Day Grace Period:** A period immediately after the actual premium payment due date. You can make payment during this period without any late payment fee or losing your policy benefits.

WHAT'S NOT INCLUDED?

The policy will not compensate for any claim arisen due to:

1. Self-inflicted injury, suicide or attempted suicide or abuse of intoxicants or hallucinogens including drugs and alcohol.
2. Participation in actual or attempted felony, riots or civil commotion.
3. If engaged in adventure sport unless Adventure Sport benefit is opted by insured.
4. Participation or involvement in naval, military or air-force operations, any breach of law with criminal intent.
5. War or any act of war, act of foreign enemy, public defense, rebellion, revolution, insurrection, military or usurped acts, chemical, radioactive or nuclear contamination.
6. Pregnancy or childbirth or its complications, external congenital diseases.
7. HIV/AIDS, sexually transmitted diseases.

Please refer to the policy document for the complete list of exclusions.

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning:

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 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.
- 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.

 1800-103-0555  www.hdfcergohealth.com

HDFC ERGO Health Insurance Limited (Formerly known as Apollo Munich Health Insurance Company Limited.)

Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana. **Corp. Off.** 1st Floor, SCF-19, Sector-14, Gurgaon - 122001, Haryana. **Reg. Off.** 101, First Floor, Inizio, Cardinal Gracious Road, Chakala, Opposite P & G Plaza, Andheri (East), Mumbai, Maharashtra 400069 India. • Tel: +91 124 4584333. **Email:** customerservice@hdfcergohealth.com **Toll-free:** 1800 102 0333 **Fax:** +91 124 4584111 For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax laws are subject to change. Terms and conditions Apply. • IRDAI Registration Number - 131 • CIN : U66030MH2006PLC331263

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