



Health Suraksha

Wellness that you deserve

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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

- Cashless Treatment at Network Hospital
- 5% bonus on Sum Insured for every claim-free year
- No limit for age at entry
- Offers one year or two years 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

(* Subject to the change in Tax Laws)

Children below 5 years would be covered provided both the parents are covered under our policy.

PREMIUM TABLE (Inclusive of Service Tax & Edu. Cess)

Sum Insured - 200,000	1 Year Policy						
Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	2,384	-	-	-	-	-	-
18-35	3,217	4,826	6,256	7,686	4,243	5,751	7,419
36-45	4,037	6,056	7,487	8,917	4,899	6,366	8,035
46-50	6,247	9,372	10,778	11,855	6,522	7,524	8,625
51-55	7,498	11,246	12,933	14,226	7,817	8,955	10,299
56-60	8,997	13,496	15,519	17,071	9,394	10,334	11,367
61-65	12,596	18,893	21,161	23,050	13,029	14,333	15,765
66-70	17,003	25,506	28,056	30,097	17,590	19,348	21,283
71-75	22,955	34,433	37,015	39,253	23,746	26,120	28,733
76-80	29,842	44,763	47,449	49,687	30,870	33,957	37,353
>80	36,108	54,163	56,871	59,037	37,353	41,088	45,197

2 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	4,292	-	-	-	-	-	-
18-35	5,790	8,687	11,261	13,836	7,636	10,351	13,354
36-45	7,267	10,901	13,476	16,050	8,818	11,459	14,463
46-50	11,245	16,870	19,400	21,339	11,740	13,543	15,525
51-55	13,496	20,243	23,279	25,607	14,070	16,119	18,538
56-60	16,194	24,292	27,934	30,728	16,910	18,601	20,461
61-65	22,672	34,008	30,089	41,489	23,453	25,799	28,377
66-70	30,606	45,910	50,501	54,174	31,662	34,827	38,310
71-75	41,319	61,979	66,627	70,655	42,743	47,017	51,719
76-80	53,715	80,574	85,407	89,436	55,566	61,123	67,235
>80	64,994	97,494	102,368	106,267	67,235	73,958	81,354

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Sum Insured - 300,000

1 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	2,712	-	-	-	-	-	-
18-35	3,721	5,582	7,209	8,837	4,875	6,589	8,487
36-45	4,479	6,718	8,345	9,973	5,482	7,156	9,055
46-50	6,942	10,412	11,975	13,172	7,247	8,360	9,583
51-55	8,330	12,496	14,370	15,807	8,685	9,951	11,443
56-60	9,997	14,994	17,244	18,969	10,438	11,482	12,630
61-65	13,994	20,992	23,511	25,610	14,478	15,925	17,517

66-70	18,893	28,339	31,174	33,441	19,544	21,499	23,648
71-75	25,506	38,259	41,128	43,615	26,384	29,024	31,926
76-80	33,157	49,736	52,720	55,207	34,300	37,730	41,504
>80	40,120	60,181	63,190	65,597	41,504	45,653	50,219

2 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	4,882	-	-	-	-	-	-
18-35	6,698	10,048	12,976	15,907	8,776	11,860	15,276
36-45	8,062	12,092	15,021	17,952	9,868	12,881	16,299
46-50	12,495	18,742	21,556	23,710	13,045	15,047	17,250
51-55	14,995	22,492	25,865	28,452	15,634	17,911	20,597
56-60	17,994	26,990	31,039	34,144	18,789	20,668	22,735
61-65	25,190	37,786	42,320	46,098	26,060	28,665	31,530
66-70	34,008	51,011	56,114	60,193	35,179	38,698	42,567
71-75	45,910	68,865	74,031	78,507	47,492	52,243	57,467
76-80	59,683	89,525	94,897	99,373	61,740	67,915	74,706
>80	72,217	108,326	113,742	118,074	74,706	82,175	90,395



Sum Insured - 400,000

1 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	3,391	-	-	-	-	-	-
18-35	4,652	6,978	9,071	11,338	6,236	8,419	10,945
36-45	5,599	8,398	10,497	12,597	6,928	9,007	11,257

46-50	8,678	13,016	14,969	16,465	9,060	10,449	11,980
51-55	10,412	15,619	17,962	19,759	10,856	12,437	14,303
56-60	12,496	18,743	21,555	23,710	13,047	14,352	15,788
61-65	17,493	26,241	29,389	32,014	18,097	19,906	21,897
66-70	23,617	35,425	38,968	41,801	24,430	26,873	29,561
71-75	31,882	47,824	51,410	54,518	32,981	36,279	39,907
76-80	41,447	62,170	65,900	69,009	42,875	47,163	51,879
>80	50,151	75,226	78,988	81,997	51,879	57,067	62,773

2 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	6,104	-	-	-	-	-	-
18-35	8,373	12,560	16,327	20,409	11,225	15,154	19,701
36-45	10,078	15,116	18,894	22,674	12,471	16,212	20,263
46-50	15,620	23,428	26,943	29,637	16,307	18,809	21,564
51-55	18,742	28,114	32,331	35,565	19,541	22,387	25,746
56-60	22,492	33,737	38,799	42,678	23,485	25,833	28,418
61-65	31,488	47,233	52,900	57,625	32,574	35,830	39,414
66-70	42,511	63,765	70,142	75,242	43,975	48,372	53,209
71-75	57,388	86,083	92,539	98,133	59,366	65,302	71,832
76-80	74,605	111,906	118,620	124,217	77,176	84,894	93,382
>80	90,271	135,407	142,178	147,595	93,382	102,720	112,992



Sum Insured - 500,000

1 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	4,069	-	-	-	-	-	-
18-35	5,582	8,373	10,885	13,607	7,483	10,102	13,134
36-45	6,718	10,078	12,597	15,116	8,314	10,808	13,509
46-50	10,412	15,619	17,962	19,759	10,871	12,539	14,375
51-55	12,496	18,743	21,555	23,710	13,028	14,925	17,164
56-60	14,994	22,492	25,865	28,452	15,657	17,223	18,945
61-65	20,992	31,489	35,268	38,416	21,716	23,888	26,277
66-70	28,339	42,509	46,761	50,161	29,316	32,248	35,473
71-75	38,259	57,388	61,692	65,423	39,577	43,535	47,888
76-80	49,736	74,605	79,081	82,810	51,450	56,596	62,254
>80	60,181	90,271	94,785	98,396	62,254	68,480	75,328

2 Year Policy

Age	1A	2A	2A1C	2A2C	1A1C	1A2C	1A3C
0-17	7,323	-	-	-	-	-	-
18-35	10,048	15,072	19,594	24,492	13,470	18,184	23,641
36-45	12,092	18,140	22,674	27,208	14,964	19,454	24,316
46-50	18,742	28,114	32,331	35,565	19,567	22,571	25,876
51-55	22,492	33,737	37,799	42,678	23,451	26,865	30,895
56-60	26,990	40,486	46,557	51,213	28,183	31,001	34,101
61-65	37,786	56,680	63,482	69,149	39,088	42,998	47,298
66-70	51,011	76,516	84,170	90,290	52,769	58,047	63,852
71-75	68,865	103,298	111,046	117,761	71,238	78,363	86,198
76-80	89,525	134,289	142,346	149,059	92,609	101,872	112,058
>80	108,326	162,488	170,612	177,113	112,058	123,264	135,591

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 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 144 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

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

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RENEWALS

- 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

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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.
- 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.

FREELook

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.

For details, kindly refer to [Policy Wordings](#).



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Disclaimer: Please read the Terms & conditions before concluding the sale. Insurance is the subject matter of solicitation.
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