

Previous versions of Policy Wordings of Revised Accident & Health Products [Only for all products revisions launched post 21st April 2022]

Sr. No.	Name of the product	Name of Product Variant	UIN	Period of Insurance OR Policy Period start date falling during	Link to Policy Wordings	Prospectus
1	my:health Suraksha	Not Applicable	HDFHLIP214 73V052021	01-Oct-2020 and 8th-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-health-suraksha_old_pws.pdf	
2	Optima Restore	Not Applicable	HDHHLIP213 22V062021	01-Oct-2020 and 21st-Apr-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore_old_pws.pdf	
3	my: Optima Secure	Not Applicable	HDFHLIP210 16V012122	19-Jul-2021 and 20th-Oct-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-optima-secure_old_pws.pdf	
4	Easy Health	Easy Health Standard	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_standard_old_pws.pdf	
5	Easy Health	Easy Health Exclusive	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_exclusive_old_pws.pdf	
6	Easy Health	Easy Health Premium (Withdrawn)	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_premium_old_pws.pdf	
7	Sarv Suraksha	Not Applicable	HDFHLGP210 02V022122	01-Apr-2021 and 21-May-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-	

	Plus (Group)				wordings/group/sarv-suraksha-plus-group-pw(old).pdf	
8	HDFC ERGO Group Health Insurance	Not Applicable	HDHHGP215 44V012021	01-Apr-2021 and 5th-Oct-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/group/hdfc-ergo-ghi-old.pdf	
9	my: Optima Secure	Not Applicable	HDFHLIP231 23V022223	21-Oct-2022 and 18th-Oct-2023	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/os-old.pdf	
10	my:health Suraksha	Not Applicable	HDFHLIP230 31V062223	09-Aug-2022 and 29th-Nov-2023	http://hdfcergo.com/docs/default-source/downloads/policy-wordings/health/mhs-old.pdf	
11	Easy Health	Easy Health Standard	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(standard)-pw-old.pdf	
12	Easy Health	Easy Health Exclusive	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(exclusive)-pw-old.pdf	
13	Optima Restore	Optima Restore	HDFHLIP221 93V072122	22-Apr-2022 and 29th-July- 2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore-old.pdf	
14	my: Optima Secure	my: Optima Secure	HDFHLIP240 92V032324	19-Oct-2023 and 1st-Aug-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-old.pdf	
15	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V012425	11-Jul-2024 and 1st-Aug-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-old.pdf	
16	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V042425	2-Aug-2024 to 18-Sep-2024	https://www.hdfcergo.com/docs/default-source/bitly/optima-secure-v04.pdf	

17	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V022425	2-Aug-2024 to 18-Sep-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfcergo-secure-old-4in1.pdf	
18	HDFC ERGO Group Health Insurance	Not Applicable	HDFHLGP240 95V032425	6-Oct-2023 to 29-Oct-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/group-health-insurance---pw-old.pdf	
19	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V052425	19-Sep-2024 to 18-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-v05-old.pdf	
20	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V032425	19-Sep-2024 to 18-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-v03-old.pdf	
21	HDFC ERGO Explorer	Not Applicable	HDFTIOP230 163V012223	13-Jul-2023 to 30-Dec-2024	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-explorer-pw-old.pdf	
22	Sarv Suraksha Plus (Group)	Not Applicable	HDFHLGP240 20V032324	22-May-2023 to 29-Jan-2025	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/policy-wording_sspg_ped_v03.pdf	
23	Energy	Not Applicable	HDHHLIP213 45V042021	01-Oct-2020 to 21-Aug-2025	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/energy-pw-v04-old.pdf	https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/energy-prospectus-v04-old.pdf

24	Easy Health	Not Applicable	HDFHLIP250 04V082425	18-July-2024 to 02-Mar-2026	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-old.pdf	https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/easy-health---prospectus-old.pdf
25	Optima Restore	Not Applicable	HDFHLIP250 12V082425	30-July-2024 to 02-Mar-2026	https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore-revision-old.pdf	https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/optima-restore-prospectus-old.pdf
26	Beyond Borders	Not Applicable	HDFTGOP26 047V012526	10-July-2025 to 23-Mar-2026	https://customer-portal-assets.hdfcergo.com//documents/beyond-borders-229806417263-350348053036.pdf	
27	my: Optima Secure	Not Applicable	HDFHLIP250 41V062425	19-Dec-2024 to 02-Apr-2026	https://customer-portal-assets.hdfcergo.com//documents/optima-secure-revision-pw-647504209314-199960481413.pdf	https://customer-portal-assets.hdfcergo.com//documents/my-optima-secure-prospectus-641753208509-261342032445.pdf
28	Unlimited Restore (Add-On)	Not Applicable	HDFHLIA221 88V012122	09-Aug-2022 to 26-Jun-2026	https://customer-portal-assets.hdfcergo.com//documents/unlimited-restore-(add-on)---pwV01-273354371763.pdf	https://customer-portal-assets.hdfcergo.com//documents/unlimited-restore-(add-on)-prospectusV01-657023135965.pdf
29	Limitless	Not Applicable	HDFHLIA250 45V012425	19-Feb-2025 to 26-Jun-2026	https://customer-portal-assets.hdfcergo.com//documents/limitlessV01-772632346631.pdf	https://customer-portal-assets.hdfcergo.com//documents/limitlessV01-772632346631.pdf
30	Optima Wellbeing (Add-On)	Not Applicable	HDFHLIA240 99V012324	19-Oct-2023 to 26-Jun-2026	https://customer-portal-assets.hdfcergo.com//documents/optima-	https://customer-portal-assets.hdfcergo.com//documents/opitma-

					wellbeing-(add-on)-pw-V01-579832232731.pdf	wellbeing-(add-on)---prospectusV01-124929619991.pdf
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Kindly Note:

- 1. The product UIN mentioned in the footer of your policy schedule / Certificate of Insurance along with the product name will guide you to the correct policy wordings to be referred.
- 2. For Period of Insurance or Policy Period start date please refer to your policy schedule / Certificate of Insurance
- 3. In case you had opted for add-ons or rider along with your base product, kindly refer to the Prospectus & Policy wording documents of the respective active add-ons/riders available under downloads section on our website