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	HDFHLIP21473V052021	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	HDHHLIP21322V062021	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	HDFHLIP21016V012122	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	HDHHLIP21378V062021	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	HDHHLIP21378V062021	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6	Easy Health	Easy Health Premium ***(Withdrawn)***	HDHHLIP21378V062021	01-Oct-2020 and 31st-Aug-2022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	HDFHLGP21002V022122	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	HDHHGP21544V012021	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	HDFHLIP23123V022223	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	HDFHLIP23031V062223	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	HDFHLIP23024V072223	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	HDFHLIP23024V072223	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	HDFHLIP22193V072122	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	HDFHLIP24092V032324	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	HDFHLIP25035V012425	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	HDFHLIP25011V042425	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	HDFHLIP25035V022425	2-Aug-2024 to 18-Sep-2024	https://www.hdfcergo.com/docs/defaultsource/downloads/policy-wordings/health/hdfcergo-secure-old-4in1.pdf	
18	HDFC ERGO Group Health Insurance	Not Applicable	HDFHLGP24095V032425	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	HDFHLIP25011V052425	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	HDFHLIP25035V032425	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	HDFTIOP230163V012223	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	HDFHLGP24020V032324	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	HDHHLIP21345V042021	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	HDFHLIP25004V082425	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	HDFHLIP25012V082425	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	HDFTGOP26047V012526	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	HDFHLIP25041V062425	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	HDFHLIA22188V012122	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	HDFHLIA25045V012425	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	HDFHLIA24099V012324	19-Oct-2023 to 26-Jun-2026	https://customer-portal-assets.hdfcergo.com//documents/optima-wellbeing-(add-on)-pw-V01-579832232731.pdf	https://customer-portal-assets.hdfcergo.com//documents/opitma-wellbeing-(add-on)---prospectusV01-124929619991.pdf

31	Health Wallet	Not Applicable	HDHHLIP21337V022021	01-Oct-2020 to 16-Oct-2026	https://customer-portal-assets.hdfcergo.com//documents/Health_Wallet_Policy_Wording-504836924822.pdf	https://customer-portal-assets.hdfcergo.com//documents/HealthWallet_Prospectus-189982248289.pdf

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