



Cumulative Bonus Plus – Prospectus

A. Preamble

Cumulative Bonus Plus is an add-on that can only be opted and shall only function along with an active HDFC ERGO Retail Health Base Product. This add-on cannot be opted in isolation or as a separate product.

B. Operative Clause

- a. This Add-on can be opted without any additional premium only at inception or at the time of renewal of Base Policy.
- b. All other general terms & conditions, exclusions, clauses, eligibility rules, and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document or on the Policy Schedule of the Base Policy.
- c. Policy duration of this Add-on shall be same as that of the Base Policy.
- d. **Base Policy** or **Base Product** means the HDFC ERGO Retail Health Insurance policy or product to which this add-on is attached

C. Coverage

Coverage provided under any type of cumulative bonus cover which increases the coverage amount, post completion of a Policy Year, of the base policy, shall be superseded to the extent of coverage as detailed hereunder.

- a. The applicable bonus under the base policy shall be provided irrespective of any claims made during a Policy Year.
- b. Clause in the Base Policy pertaining to reduction in bonus post completion of policy year owing to a claim during the Policy Year shall stand void.
- c. All other terms and conditions applicable to the benefit providing cumulative bonus under the base policy shall remain same.

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.