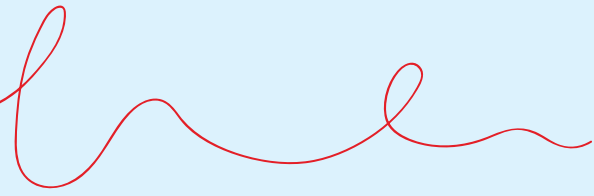


Lite on Pocket,
Large on
Coverage

Introducing
**Optima
Lite Health
Insurance**

Introduction



Looking for an affordable yet holistic health insurance plan? Choose **Optima Lite** for maximum coverage with minimal hassle and enjoy peace of mind when it matters most. With benefits ranging from Modern Treatment Coverage to Automatic Restore (Unlimited times)* and more, Optima Lite ensures you and your loved ones get the support you need, all at a price that's easy to manage.





Automatic Restore Benefit*

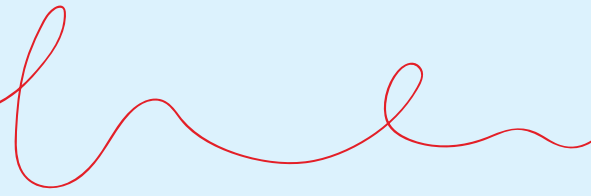
Enjoy peace of mind with unlimited restorations during the policy year for both same as well as different illnesses



Cumulative Bonus

Enhance your protection by earning a bonus of 10% of the basic sum insured every policy year, irrespective of any claims, maximum up to 100%

Key Coverages



Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up annually post the 1st policy year



E-Opinion

Offers e-opinion once in a policy year to each insured person for listed critical illnesses, enabling you to make informed decisions about your health



Daily Cash for Shared Room

Daily cash of ₹800 per day up to a maximum of ₹4,800 on hospitalisation is provided when you choose a shared room in a network hospital, and the hospitalisation period exceeds 48 hours



Ambulance Charges

Covers road ambulance services fully up to the sum insured and air ambulance charges up to ₹5 lakhs

Coverage That Goes Beyond



Pre-Post Hospitalisation

Get 30 & 60 days pre & post hospitalisation which covers tests, medicine purchases and other medical expenses



Home Healthcare

This policy covers treatment availed from the comfort of one's home, and as per everyone's convenience on cashless basis. This includes doctor visits, nursing charges, etc.



Organ Donor Expenses

Get reimbursements for medical expenses incurred for organ donor's in-patient treatment for harvesting of the organ donated



AYUSH Treatments

Covers in-patient care treatment expenses for alternate treatment methods like Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy



Plus Benefit**

Doubles your coverage post 2 policy years. Bonus of 50% of the basic sum insured in every policy year irrespective of any claims, maximum up to 100%



Aggregate Deductible

Optimize your premiums further with our flexible aggregate deductible options of 10K/25K/50K, offering premium discounts of up to 40%



Protect Benefit***

Embrace a worry-free recovery with our health insurance that includes coverage for listed non-medical expenses & consumables, supporting your journey to recovery

Let's See How Optima Lite Works

**HDFC
ERGO**

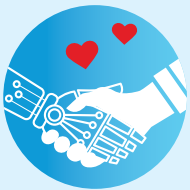
Mr. Agrawal, a 37-year-old spice trader from Roorkee, purchased an Optima Lite Family Floater Policy of ₹5 lakh for the first time, with no prior claim history, to cover himself, his wife, and their two children.

The following benefits helped him greatly:



Bonus Benefit

His policy accumulated a 10% bonus annually on his base sum insured, which amounted to ₹2.5 lakhs over 5 years



Modern Treatment Coverage

5 years later, he had a heart ailment. The required robotic surgery of ₹7 lakhs was covered as part of all modern treatments



Unlimited Restore Benefit*

In the same policy year, his son underwent a dengue treatment of ₹3 lakhs. The base sum insured was restored for partial claims as per Automatic Restore Benefit* and the claim was paid



Protection Continued

Mr. Agrawal also learned that his wife's knee replacement surgery claim of ₹4 lakhs would also be covered in the same policy year

By paying a premium of ₹16,858[^], Mr. Agrawal was paid a total claim worth ₹14 lakhs during a single policy year.

Lite on Pocket, Large on *Coverage*

Schedule Of Benefits

(All figures mentioned are in INR)

Basic Sum Insured (BSI)	5L 7.5L
In-patient Treatment	Room Rent ^o : Up to 1% of BSI per day ICU/ICCU ^o : Up to 2% of BSI per day
Pre-Hospitalisation	Up to Sum Insured for 30 Days
Post-Hospitalisation	Up to Sum Insured for 60 Days
Day Care Procedures	Up to Sum Insured
Domiciliary Treatment	Up to Sum Insured
Home Healthcare	Up to Sum insured
Organ Donor	Up to Sum Insured
Daily Cash for choosing Shared Accommodation	800 / day (Maximum 4,800)
Ambulance (per hospitalisation limit)	Road: Up to Sum Insured Air: Up to 5L
E-Opinion in respect of a Critical Illness	Once in the Policy year for each Insured
Automatic Restore Benefit*	Unlimited times
AYUSH Treatment	Covered up to Sum Insured
Cumulative Bonus (CB)	10% of BSI per policy year max. up to 100%
Health Check-up (Individual Policies) - Limit per person	For both 5L and 7.5L base SI, up to ₹1,500
Health Check-up (Family Floater Policies) - Limit per policy	For both 5L and 7.5L base SI, up to ₹2,500

Key Highlights

**HDFC
ERGO**



Policy Tenure

1 / 2 / 3 / 4 / 5` year(s)
as opted



Policyholders

Individuals, spouses, dependent children/parents & in-laws can be insured on an individual or a floater basis

Discounts



Loyalty Discount

Get 2.5% discount on the base premium on active HDFC ERGO retail insurance policies with premium > ₹2,000



Family Discount

Get 10% discount if two or more family members are covered under the same policy under the individual policy option



Long-term Discount

Save more with extended policy durations, receive 6% off for a 2-year policy term and 8% off for 3-year and above policy term



Lifetime Discount##

If you are a first time buyer of health insurance get an additional discount of 5% if all insured person(s) age at the time of inception of the Policy is 35 years or below



Favourable Claims Experience Discount@@

Get up to 21% discount as a first-time buyer of health insurance and up to 18% discount on policy renewal

Why Choose HDFC ERGO



~16,000 cashless healthcare provider network#



Rs. 21,700 cr. worth health claims paid in the last 15 years^^



98% health claims payout ratio~



24x7 call center servicing in 10 languages



1.5 cr. lives insured under health insurance@

Lite on Pocket, Large on *Coverage*

Major Exclusions

- ❖ Any treatment within the first 30 days of cover except any accidental injury
- ❖ Pregnancy, dental treatment, external aids and appliances
- ❖ Congenital external diseases, cosmetic surgery
- ❖ Any pre-existing diseases/ conditions will be covered after a waiting period of 3 years
- ❖ 2 years exclusion for certain diseases like cataracts, hernia, joint replacement, etc.
- ❖ For the complete list of exclusions, please refer to the policy document
- ❖ Substance abuse like drugs and alcohol
- ❖ Hospitalisation due to war or an act of war or due to nuclear, chemical, or biological weapons and radiation of any kind

For more exclusions, please refer to the policy wordings.

Section 41

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 out 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 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 prospectuses 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.



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Terms & Conditions Apply. `Option to choose 4 / 5 years tenure is allowed subject to underwriting guidelines of the Company.. Optima Lite is a plan available under my: Optima Secure Health Insurance. °Room rent is capped at 1% of Base Sum Insured per day and ICU is capped at 2% of Base Sum Insured per day. Proportionate deductions shall apply if the defined limits are exceeded. *The Sum Insured will be restored unlimited times in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Automatic Restore benefit is applicable for all subsequent claims that arise during a policy year. A Single claim in a policy year cannot exceed the cumulative addition of Base SI (at the start of the policy year) + CB/Plus Benefit (if applicable - remaining amount). ***Please refer the list of Non-Medical Expenses specified in the policy wording. **Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. #1st March 2026. ##Once provided, a 5% lifetime discount shall apply to all subsequent renewal premiums prevailing at the time of renewal, insureds aged 35 years can avail lifetime discount. ^Premium is for a 4-member Family Floater policy with ages 37, 32, 10, 8 Years including Favourable Claim experience discount. Premium is without any optional cover and for Tier 6. ^^Data from FY2011 to FY2025. ~Formula for Payout ratio is - Formula for Health Claims payout ratio is Paid claims / (Opening Outstanding claims + Reported claims - Closing Outstanding claims), the payout claim numbers are reflected in form NL 37 for 9MFY'26.. @For FY'25. For additional covers, additional premium will be charged. For in-depth details on terms and conditions applicable to add-ons, please refer to the prospectus and policy wording documents of the respective add-ons available under the download section on our website. An add-on policy can only be purchased with the HDFC ERGO base policy and cannot be purchased in isolation. @@Get discount as per favourable claims experience discount mentioned in the policy wordings. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. UIN: my: Optima Secure - HDFHLIP26058V082526. UID: 19219.