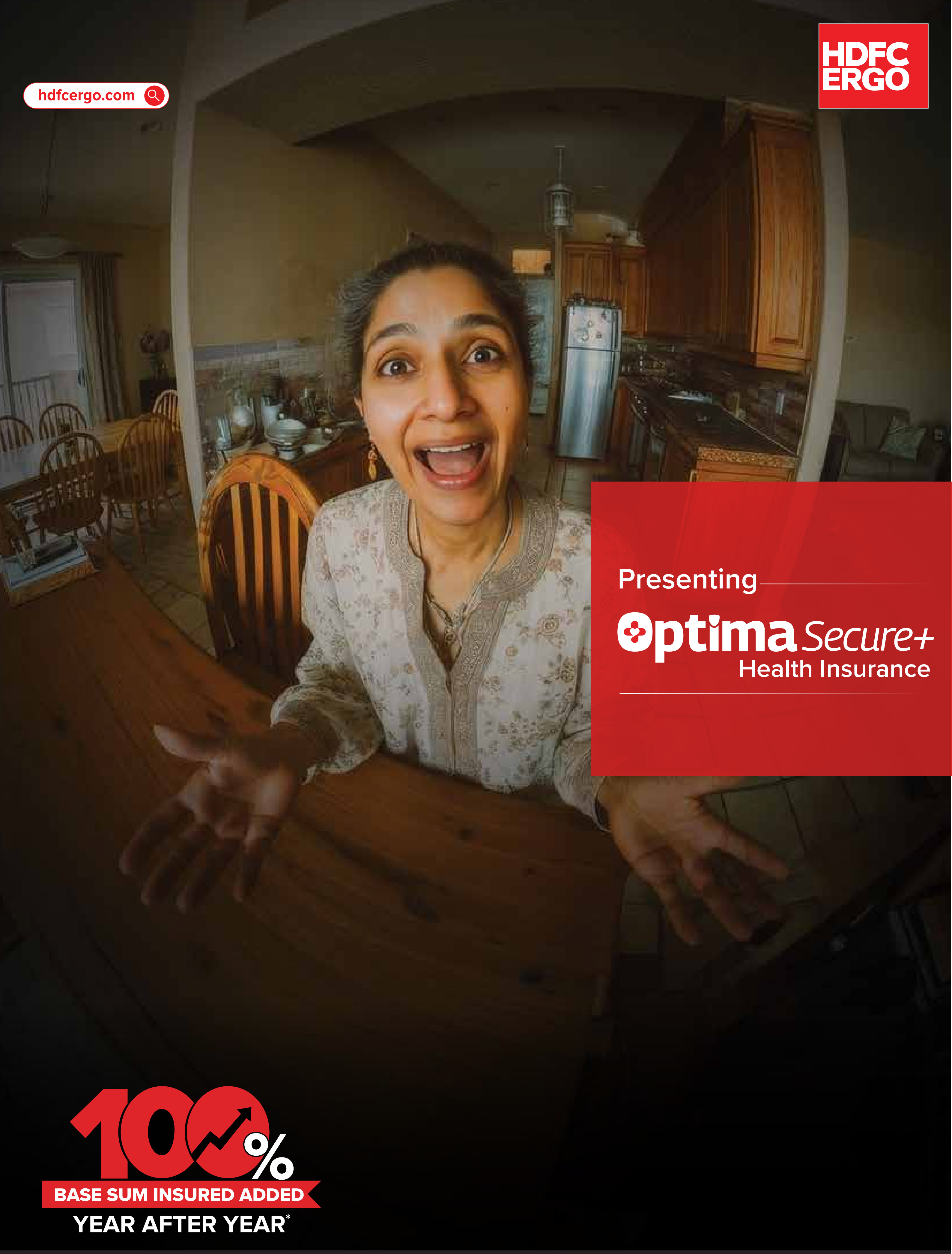


hdfcergo.com

Presenting

Optima Secure+

Health Insurance

100%

BASE SUM INSURED ADDED

YEAR AFTER YEAR*

Optima Secure+

Introduction

We all know the importance of having health insurance for ourselves and our family, but we still make infinite excuses to not buy it.

With **HDFC ERGO's Optima Secure+**, experience a health plan designed to go beyond limits, offering enhanced coverage, Infinite Benefit feature and complete peace of mind.

Enjoy added coverage at no extra cost, redefining what true protection feels like, today and for the future.

Key Coverages

Infinite Benefit*

100% of base sum insured added

Accumulate 100% of base sum insured year after year, infinite times, irrespective of claims made

Automatic Restore Benefit**

(Unlimited Times)

Every time you claim, your base cover is restored, as many times as needed

Secure Benefit

2X coverage from Day 1

Your base cover doubles instantly, at no extra cost

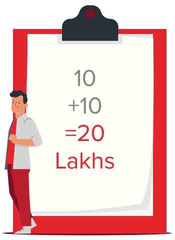
Protect Benefit#

Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Because excuses don't stand a chance when protection is this strong.

Let's See How Optima Secure+ Works

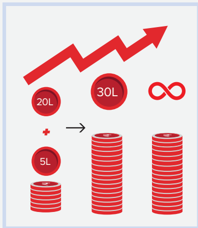
Mr. Sharma, a 35-year-old married businessman from Delhi buys an Optima Secure+ policy of INR 10 lakhs base cover for his family for the first time. He pays a premium of INR 22,616/- for it



1

Secure Benefit

Secure Benefit instantly makes his INR 10 lakhs base cover to INR 20 lakhs, at no extra cost



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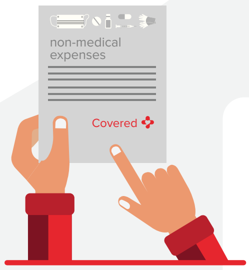
Infinite Benefit*

Post the 1st year, Infinite Benefit provides 100% additional coverage, making it INR 20 lakhs. Post the 2nd year, another 100% coverage is provided, making it INR 30 lakhs. Since there is no maximum capping on Infinite Benefit, this cycle of additional 100% every year never stops & continues for infinite times

3

Automatic Restore Benefit (Unlimited Times)**

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making the coverage amusingly comprehensive



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Protect Benefit#

During hospitalisation, his non-medical expenses that add up to 10-20% of the total bill amount also get covered by Protect Benefit

INR 22,616 premium is for Optima Secure + plan including favourable claims experience discount and lifetime discount, for a 2-member Family Floater policy with age 35 years and 30 years. For calculating exact premium, please visit **www.hdfcergo.com**

Additional Coverages

60 & 180 Days Pre & Post Hospitalisation Covered

Instead of 30 and 90 days availed normally, Optima Secure+ covers medical expenses for 60 days pre and 180 days post hospitalisation.

These cover tests, medicine purchases and other medical expenses that Mr. Sharma has incurred during these aforementioned days.

Home Healthcare

This policy covers treatment availed from the comfort of your home, and as per everyone's convenience on cashless basis.

So, during Mr. Sharma's home treatment, which in normal course would have required hospitalisation, all his medical expenses including doctor visits, nursing charges, etc. get covered by it.

Daily Cash For Shared Room

With this, daily cash of INR 800 per day up to a maximum of INR 4,800 on hospitalisation is provided as out-of-pocket expenses when you choose a shared accommodation in a network hospital, and the hospitalisation period exceeds 48 hours.

These include all the peripheral costs incurred by Mr. Sharma or his caregiver on travelling, food, lodging and so on, which is incurred at the time of claim.

Preventive Health Check-up

You will be provided preventive health check-up benefits post completion of every policy year, irrespective of claim status.

Mr. Sharma can choose tests of his choice up to a sub-limit as mentioned below for any insured person (including children).

Base Sum Insured (in INR)	10 L	15 L	20 L, 25 L & 50 L	100 L & 200 L
Individual Policy (per insured)	2,000	4,000	5,000	8,000
Floater Policy (per policy)	5,000	8,000	10,000	15,000

E-Opinion

Get e-opinion on 51 critical illnesses through network providers in India.

So, if Mr. Sharma chooses to take teleconsultations, or online consultations for any of the listed diseases in the policy, the expense incurred gets covered by the policy.

Hospitalisation Expenses

Covers medical expenses incurred at the time of hospitalisation that include room rent at actuals, ICU expenses, nursing expenses, surgeon's fee, road ambulance charges and so on. It also covers all day care treatments that require hospitalisation for less than 24 hours.

AYUSH Treatment

Optima Secure+ covers in-patient care treatment expenses even for alternate treatment methods viz. Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy.

Domiciliary Hospitalisation

Secures all medical expenses during domiciliary hospitalisation.

Organ Donor Expenses

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

Emergency Air Ambulance

The policy pays for air ambulance transportation services during your emergency needs.

Illustration for Sum Insured Utilisation

Number of Claims	Base Sum Insured (B.S.I.) [₹]	Secure Benefit [₹]	Infinite Benefit* [₹]	Automatic Restore Benefit** [₹]	Claim Amount [₹]	Admissible Claim Amount [₹]	Utilisation of Sum Insured
1st Claim	1 Crore	1 Crore	2 Crores	0	2.7 Crores	2.7 Crores	B.S.I. , Secure Benefit & Infinite Benefit
2nd Claim	0	0	1.3 Crores	1 Crore	3.5 Crores	2.3 Crores*	Infinite Benefit, Automatic Restore Benefit

Both claims have arisen in the 3rd policy year.

Make Your Own Plan

Aggregate Deductible - Value Buy

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in. You can choose from the below deductible options and enjoy up to 65% discount on your premium.

Deductible Amount	Optima Secure +		
	Base SI <25 Lakhs	Base SI = 25 Lakhs	Base SI >= 50 Lakhs
25,000	22.5%	15%	15%
50,000	40%	30%	30%
1,00,000	50%	40%	40%
2,00,000	55%	45%	45%
3,00,000	65%	55%	55%
5,00,000	NA	62%	62%

So, if Mr. Sharma agrees to pay the first INR 25,000 on his claims in the policy year, he gets a discount of 22.5% on his insurance premium. Which means, his premium of INR 22,616 reduces to just INR 17,527[@@]!

Easy Switch

Mr. Sharma also has the super power to waive his opted deductible at renewal post completion of 5 years under this policy[~~]

Add-ons To Choose From

ABCD Chronic Care

Covers hospitalisation expenses for Asthma, Blood pressure, Cholesterol and Diabetes from the 31st day

Optima Wellbeing (Add-on)

Covers various outpatient benefits

my: health Hospital Cash Benefit (Add-on)

Get a per day daily cash amount for each completed day of hospitalisation

Individual Personal Accident Rider (only for the insured proposer)

Lumpsum payout in case of an unfortunate Accidental Death or Permanent Disability

my: health Critical Illness

Lumpsum payout on diagnosis of a listed critical illness

Limitless (For claims made in India only)

Pays for a specified number of claim(s) up to an infinite value in the lifetime of the policy

Parenthood

Covers maternity expenses, embryo storage costs and IVF treatments

Serious Illness Booster

Critical illness add-on that works on an indemnity basis with double sum insured - reimbursing actual medical expenses for listed critical illnesses

Note:
For in depth details on terms and conditions applicable to add-ons, kindly refer to the prospectus & policy wording documents of the respective add-on available under downloads section on our website – www.hdfcergo.com
Coverage and sum insured offered under the add-ons are subject to declaration in proposal forms and internal underwriting guidelines.

Other Product Features

Discounts

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.

Loyalty Discount

With it, you will be eligible to get a discount of 2.5% on the base premium if you have an active HDFC ERGO retail insurance policy with premium above INR 2,000.

Family Discount

Get discount of 10% 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.

Wide Coverage Choice

Coverage

Choose between wide range of base coverage from INR 10/15/20/25/50/100/200 Lakhs.

Policy Options

Family Floater - A maximum of 4 adults and a maximum of 6 children can be included in a single policy having a common sum insured.

Individual Policy - A maximum of 6 adults and a maximum of 6 children can be included in a single policy having separate sum insured individually.

Tenure

1/2/3/4`/5` years

Premium Payment In Instalments

Options for payment of premium on an instalment basis i.e. monthly, quarterly, half-yearly.

Note: Adults can be a combination of self, spouse, parents and parents-in-law.

HDFC ERGO

Schedule of Key Benefits (all limits are in INR)

Plan Name	Optima Secure+
Base Sum Insured (in Lakhs)	10/15/20/25/50/100/200
Room Rent	At actuals
Hospitalisation Expenses	Up to sum insured
AYUSH Treatment	
Home Healthcare	
Organ Donor Expenses	
Pre-Hospitalisation (60 days)	
Post-Hospitalisation (180 days)	
Secure Benefit	100% of base sum insured
Protect Benefit#	Up to sum insured
Infinite Benefit*	Irrespective of claim status, 100% of base sum insured will be added post completion of each policy year, up to infinite times
Automatic Restore Benefit (Unlimited times)**	Up to 100% of base sum insured, for any illness, for any insured person, unlimited times in a policy year
Emergency Ambulance	Road: Up to sum insured Air: Up to INR 5,00,000
Daily Cash for Choosing Shared Accommodation	INR 800 per day (max up to INR 4,800)
E-Opinion for Critical Illness	Once per insured person (for 51 defined major illnesses)

Key Advantages

Lifelong Renewal
Renew your insurance cover for life

Cashless Transactions
Get treatment on a cashless basis across ~16,000 cashless healthcare provider network**

No Geography-Based Co-payment
With this, get treated in any city across India without any co-payment, and irrespective of where you bought the policy from

No Claim-based Loading
No loading of renewal premium just because you claimed it or fell ill after taking the policy

Terms Of Renewal

- **Life-long renewal**: Get access to life-long renewal regardless of your health status or previous claims made under your policy, except on grounds of fraud or misrepresentation by the insured person.

- **Waiting period**: The waiting periods mentioned in the policy wordings will reduce by 1 year for every continuous policy year completed.

- **Renewal premium**: The Company, as per IRDAI regulations, may revise or modify the terms of the policy including the premium rates. The policyholder shall be notified well in advance before the changes are effected.

- **Withdrawal of policy**: In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured person will have the option to migrate to similar indemnity health insurance policy available at the time of renewal with all the accrued continuity benefits, waiver of waiting period, etc.; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI.

- **Migration**: Any insured person in the policy has the option to migrate to similar indemnity health insurance policy available at the time of renewal subject to underwriting with all the accrued continuity benefits, waiver of waiting period, etc.; provided the policy has been maintained without a break as per portability/migration guidelines issued by IRDAI.

- **Portability**: This plan offers you easy portability. So, if you are insured under another insurer's health insurance policy you can transfer to HDFC ERGO General Insurance Company Limited with all your accrued benefits at the time of renewal subject to underwriting guidelines, after due allowances for waiting periods and enjoy so much coverage.

Why Choose HDFC ERGO

~16,000 cashless healthcare provider network##

97.8% health claims payout ratio~

₹26,400 cr. worth health claims paid in last 15 years***

1.54+ cr. lives insured under health insurance°°

24x7 call centre servicing in 10 languages

Standard Exclusions & Waiting Periods

Standard Exclusions

Investigation and evaluation purposes | obesity control | cosmetic surgery | hazardous sports | breach of law | alcoholism, drug or substance abuse | unproven treatments | sterility and infertility | maternity

Waiting Periods

30 days initial waiting period | 24 months waiting period on specific illnesses & surgical procedures | 36 months waiting period on pre-existing diseases

For complete list, please refer to the policy wordings.

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.

For more details, log on to **www.hdfcergo.com** or call us on **080-41763550**

Terms & conditions apply. *Under Infinite Benefit, a sum equal to 100% of the expiring policy year's Base Sum Insured shall be provided as an incentive irrespective of claims without any limit on accumulation. Long-term tenure policies are eligible for infinite benefit post each policy year completion. **A Single claim in a policy year cannot exceed the cumulative addition of Base SI (at the start of the policy year) + Secure Benefit (remaining amount) + Infinite Benefit (if applicable - remaining amount). ^Get discount as per favourable claims experience discount mentioned in the policy wordings. °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. ^^Long-term tenure discount shall be applicable if the premium is paid in advance as a single premium. #Please refer to the list of Non-Medical Expenses specified in the policy wording. `Option to choose 4 / 5 years tenure is allowed subject to underwriting guidelines of the Company. ##Health Care Providers include Network hospitals and Diagnostic centres. Data as of 1st March 2026. Please refer to the website www.hdfcergo.com for an updated network list. ~Formula for payout ratio is Paid Claims/(opening outstanding claims+ reported claims - closing outstanding claims), the payout numbers are reflected in Form NL 37 for FY'26. ***Data from FY'12 to FY'26. °°For FY'26. ~~This is a one-time option which can only be availed if the eldest member is less than 50 years at the time of purchasing this Policy (with aggregate deductible) and is less than 61 years at the time of availing this option, subject to underwriting. Home health care available only on cashless basis in select cities only. Daily cash in case of hospitalisation for more than 48 hours in a Network Hospital's shared accommodation. Preventive health check-ups at each renewal of the Policy. E-opinion available through the Network Provider only. 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. @@For policies with a Base Sum Insured of ₹20 lakh or below, discounts of up to 22.5% apply for an aggregate deductible of ₹25,000, and up to 65% for an aggregate deductible of ₹3 lakh. 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 policy document carefully before concluding a sale. UIN: my: Optima Secure - HDFHLIP26058V082526 | my: health Critical Illness - HDFHLIA22141V032122 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | IPA Rider – APOPAIP19004V011920 | Optima Wellbeing (Add-on) - HDFHLIA2762V022627 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Limitless - HDFHLIA2761V022627 | Serious Illness Booster - HDFHLIA26059V012526. UID: 19824.