

GET

**4X COVERAGE\***

AT NO ADDITIONAL COST WITH

**OPTIMA SECURE**



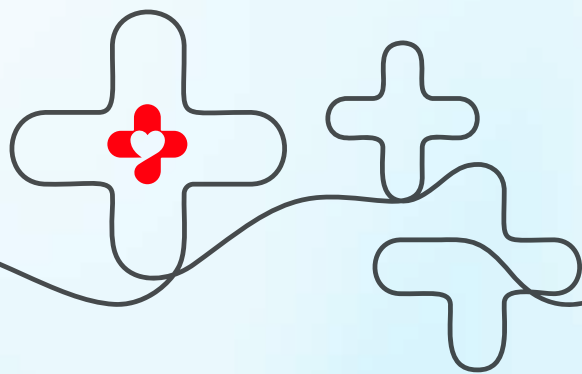
# Introduction

## A policy like no other

It's great when you ask for something and get more in return, isn't it? That's why, **HDFC ERGO** brings to you a health insurance plan that gives you **SO MUCH** more than you asked for!

**HDFC ERGO Optima Secure** provides **4X coverage\***, at no additional cost, thereby redefining the value you get from health insurance. It doesn't just secure your present, but safeguards your future as well.

**Optima Secure** is a testament to the trust that **1.5+ crore<sup>@</sup>** customers have bestowed upon us.



## Key Coverages

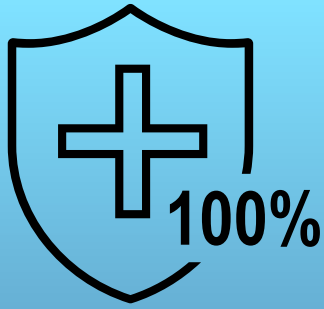


## Secure Benefit

2X coverage from day 1

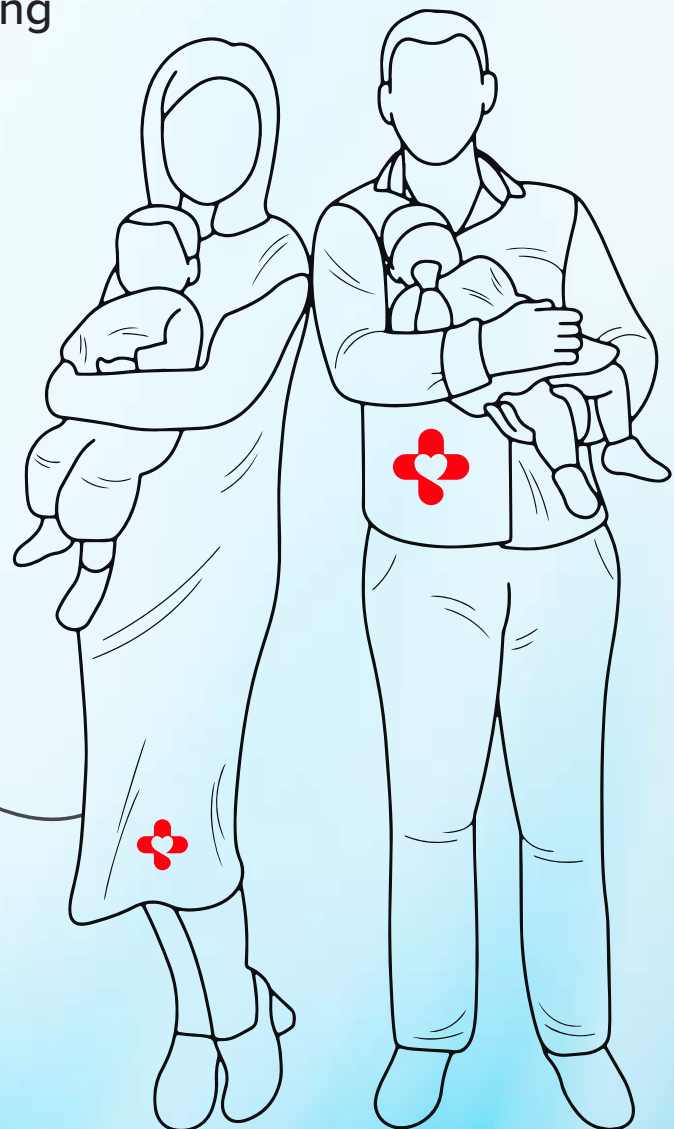
Secure Benefit is a first-of-its-kind benefit of Optima Secure that doubles the insurance cover you buy, instantly and automatically. This means that you get a **2X coverage** from **day 1**, without having the need to activate or claim it, at no additional cost.

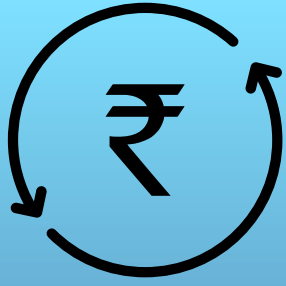




## **Plus Benefit<sup>^</sup>** **100% increase in coverage after 2 years**

Plus Benefit is another first-of-its-kind benefit of Optima Secure. With this benefit, the base cover you choose for yourself automatically increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made. With this benefit, you do not have to worry about earning a full no claim bonus or a reduced bonus in case of a claim.





## **Restore Benefit<sup>oo</sup>** **100% restore coverage**

With the Restore Benefit of Optima Secure, if any claim, partial or total, is made any time during the year, then 100% of the base cover gets restored once in a policy year automatically, which can be utilised for subsequent claims that arise in the remainder of the policy year at no additional cost!

**All the above benefits of Optima Secure work together to give 4X coverage.**

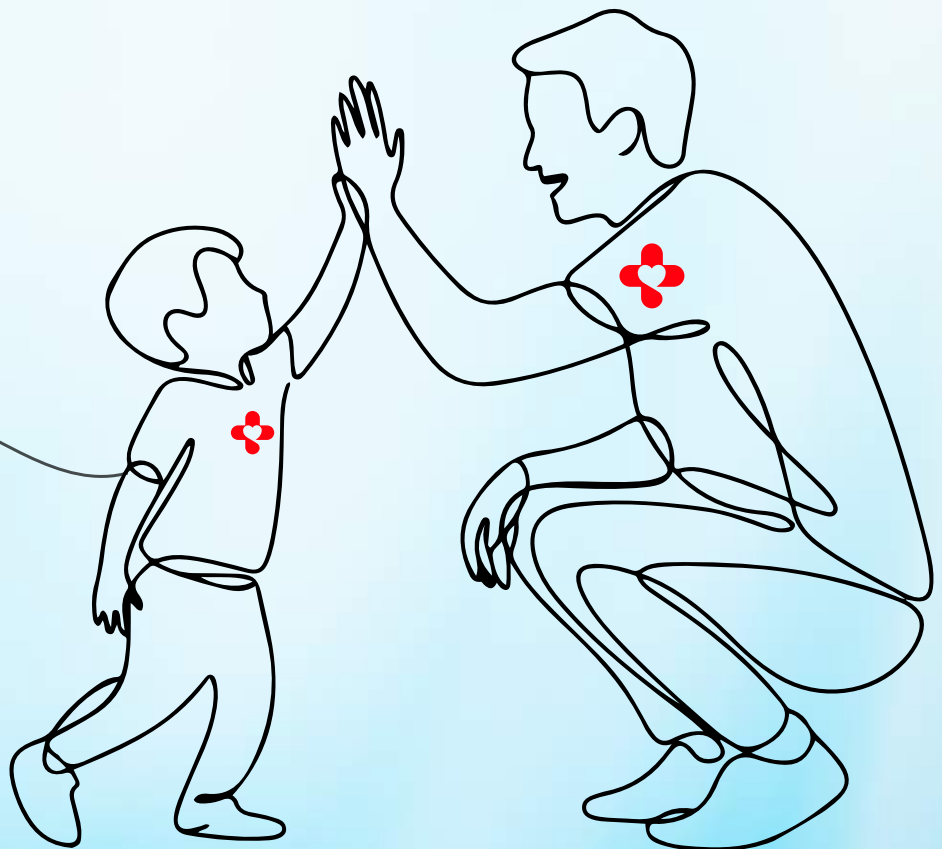




## **Protect Benefit<sup>#</sup>**

### **Zero deduction on non-medical expenses**

In case of an unfortunate hospitalisation, Protect Benefit of Optima Secure guarantees payment of consumables, which includes listed non-medical expenses like gloves, masks, nebulizer kits and so on. It's built-in and automatically available at no extra charge.



# Let's see how Optima Secure works

Mr. Sharma, a 37-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 24,158/<sup>^</sup> for it.

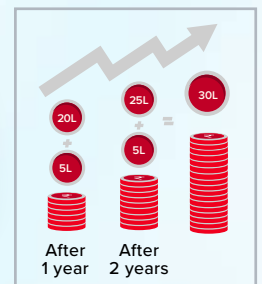
## Secure Benefit

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



## Plus Benefit<sup>^</sup>

When he renews the plan for 1 year, Plus Benefit increases his base cover of 10 lakhs by 50% and in 2<sup>nd</sup> year by 100%, making it 15 lakhs and 20 lakhs respectively. Plus Benefit and Secure Benefit together take the total coverage to 30 lakhs.



## Restore Benefit<sup>oo</sup>

Any time Mr. Sharma claims partial or total 10 lakhs base cover, it gets 100% restored, making it 30 + 10 = 40 lakhs.



## Protect Benefit<sup>#</sup>

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



<sup>^</sup>Rs.24,158/- premium is for a 2-member Family Floater policy with age 37 years and 32 years after Favourable Claims Experience Discount. Premium shown above is for Optima Secure plan.  
For calculating exact premium, please visit [www.hdfcergo.com](http://www.hdfcergo.com)



## 4X coverage after 2 years\*

With INR 10 lakhs base cover eventually becoming INR 40 lakhs, Mr. Sharma gets 4X coverage after 2 years.

By opting to pay the first INR 25,000/- of claim in a policy year, Mr. Sharma gets a discount of 22.5% on his premium, bringing it down to INR 18,723/-



With all of these, Mr. Sharma gets access to ~16,000 network hospitals and healthcare service providers\*\*



# 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 comfort of 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 are incurred at the time of claim.



## E-opinion<sup>^^^</sup>

Get e-opinion on 51 critical illnesses through network provider 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.



## 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).

Sum Insured (in INR)	5 L	10 L	15 L	20 L, 25 L & 50 L	100 L & 200 L
Individual policy (per insured)	1,500	2,000	4,000	5,000	8,000
Floater policy (per policy)	2,500	5,000	8,000	10,000	15,000



## 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.



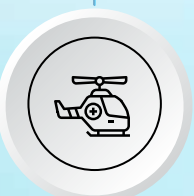
## Domiciliary Hospitalisation

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.

# Make Your Own Plan



## Aggregate Deductible

### Value Buy

A deductible is an amount you agree to pay in aggregate of claims 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%

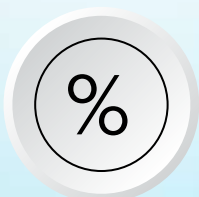
So, if Mr. Sharma agrees to pay the first INR 25,000 on his claims in the policy year, he gets a discount of 22.5% on his insurance premium. Which means, his premium of INR 24,158 reduces to just INR 18,723!##



### Easy Switch

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

# Other Product Features



## Discounts



### 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.



## 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.



## Wide Coverage Choice



## Coverage

Choose between wide range of base coverage from INR 5 lakhs to INR 2 crores



## 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

You can select policy tenure from 1 / 2 / 3 / 4` / 5` year(s) according to your convenience.



## 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*



# Key Advantages



## Tax Savings

Get income tax benefits under section 80D of the Income Tax Act°



## Lifelong Renewal

Renew your insurance cover for life



## Cashless Transactions

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



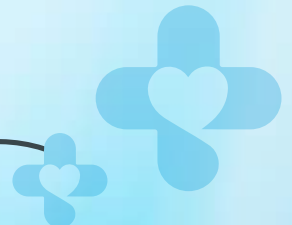
## No Geography-based Co-payment

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 shall apply on renewals based on individual claims experience



## Illustration of Sum Insured Utilisation

Number of Claims	Base Sum Insured (B.S.I.) [₹]	Secure Benefit [₹]	Plus Benefit^ [₹]	Automatic Restore Benefit <sup>oo</sup> [₹]	Claim Amount [₹]	Admissible Claim Amount [₹]	Utilisation of Sum Insured
1 <sup>st</sup> Claim	1 Crore	1 Crore	1 Crores	0	1.7 Crores	1.7 Crores	Base Sum Insured & Secure Benefit
2 <sup>nd</sup> Claim	0	30 Lakhs	1 Crores	1 Crore	3.5 Crores	2.3 Crores	Secure Benefit, Plus Benefit, Automatic Restore Benefit

Both claims have arisen in the 3<sup>rd</sup> policy year.

Single claim in a policy year cannot exceed the cumulative addition of Base SI (as at the start of the policy year) + Secure Benefit (remaining amount) + Plus Benefit (remaining amount).

## Illustration for Unlimited Restore (Add-on)

Number of Claim (all in same Policy Year)	Available Benefit Limit					Claim amount	Admissible claim amount	Utilisation of Sum Insured
	Base Sum Insured	Secure Benefit	Plus Benefit^	Automatic Restore Benefit <sup>oo</sup>	Unlimited Restore Add-on Benefit			
1 <sup>st</sup> claim	5,00,000	5,00,000	2,50,000	-	-	11,00,000	11,00,000	Base Sum Insured + Secure + Plus benefit (Partial)
2 <sup>nd</sup> claim	-	-	1,50,000	5,00,000	-	4,00,000	4,00,000	Plus Benefit (balance) + Automatic Restore Benefit (Partial)
3 <sup>rd</sup> claim	-	-	-	2,50,000	5,00,000	7,00,000	5,00,000	Automatic Restore Benefit (balance) + Unlimited Restore
4 <sup>th</sup> claim	-	-	-	-	5,00,000	8,00,000	5,00,000	Unlimited Restore
5 <sup>th</sup> claim	-	-	-	-	5,00,000	5,00,000	5,00,000	Unlimited Restore

Note: Single claim in a policy year cannot exceed the cumulative addition of Base SI (in monetary terms as at the start of the policy year) + Secure Benefit (remaining amount) + Plus Benefit (remaining amount)

All claims have arisen in the 2<sup>nd</sup> policy year.

# Add-ons To Choose From



## ABCD Chronic Care

Covers hospitalisation expenses for Asthma, Blood pressure, Cholesterol and Diabetes from the 31<sup>st</sup> 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



## Unlimited Restore

Provides unlimited restorations in a policy year

**Note:**

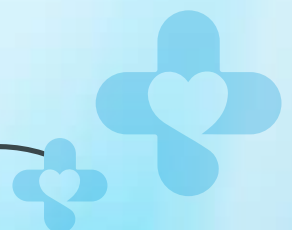
For in depth details on terms and conditions applicable to add-ons, kindly refer to the prospectus & policy wording documents of the respective add-on available under downloads section on our website – [www.hdfcergo.com](http://www.hdfcergo.com)

Coverage and sum insured offered under the add-ons are subject to declaration in proposal forms and internal underwriting guidelines.

# Schedule of Benefits

(All limits are in INR)

<b>Plan Name</b>	Optima Secure
<b>Base Sum Insured (in Lakhs)</b>	5/10/15/20/25/50/100/200
<b>Room Rent</b>	At Actuals
<b>Hospitalisation Expenses</b>	Up to Sum Insured
<b>AYUSH Treatment</b>	
<b>Home Healthcare</b>	
<b>Organ Donor Expenses</b>	
<b>Pre-Hospitalisation (60 days)</b>	
<b>Post-Hospitalisation (180 days)</b>	
<b>Secure Benefit</b>	
<b>Protect Benefit<sup>#</sup></b>	Up to Sum Insured
<b>Plus Benefit<sup>^</sup></b>	Irrespective of claim status, increase of 50% of Base Sum Insured in a policy year, maximum up to 100%
<b>Restore Benefit<sup>oo</sup></b>	Up to 100% of Base Sum Insured for any illness any insured person
<b>Emergency Ambulance</b>	Road: Up to Sum Insured Air: Up to 500,000
<b>Daily Cash for Choosing Shared Accommodation</b>	800 per day (max up to 4,800)
<b>E-Opinion for Critical Illness</b>	Once per insured person per policy year (for 51 defined major illnesses)



# Why Choose HDFC ERGO



~16,000 cashless healthcare provider network\*\*



98% health claims payout ratio~



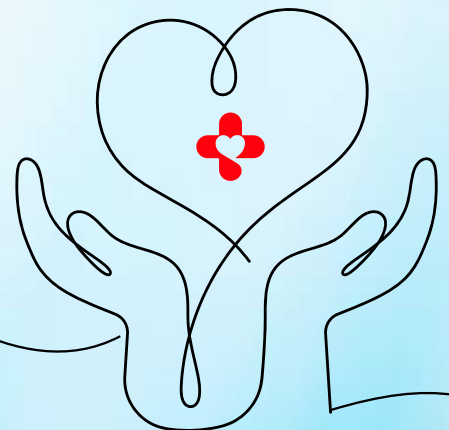
₹21,700 cr. worth health claims paid in last 15 years ``



1.5 cr. lives insured under health insurance@



24x7 call centre servicing in 10 languages





# Terms of Renewal

- ❖ **Lifelong 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.

# 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 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](http://www.hdfcergo.com) or call us on 022 6242 6242**

Terms & Conditions Apply. <sup>~</sup>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. <sup>``</sup>Data from FY2011 to FY2025. <sup>`</sup>Option to choose 4 / 5 years tenure is allowed subject to underwriting guidelines of the Company. <sup>^^</sup>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. <sup>\*4X</sup> coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. <sup>^</sup>Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. <sup>#</sup>Please refer the list of Non-Medical Expenses specified in the policy wording. <sup>^^^</sup>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. <sup>##</sup>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. <sup>\*\*</sup>Figure as on 1st March 2026. <sup>\*\*\*</sup>Once provided, a 5% lifetime discount shall apply to all subsequent renewal premiums prevailing at the time of renewal, insureds aged 35 Years or below can avail lifetime discount. <sup>@</sup>Figure for FY25. <sup>@@</sup>Get discount as per favourable claims experience discount mentioned in the policy wordings. <sup>°</sup>Subject to change in tax laws. <sup>°°</sup>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) + Plus Benefit (if applicable - remaining amount). 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 | Unlimited Restore (Add On) - HDFHLIA22188V012122 | IPA Rider - APOPAIP19004V011920 | Optima Wellbeing (Add-on) - HDFHLIA24099V012324 | Serious Illness Booster (Add-on) - HDFHLIA26059V012526 | ABCD Chronic Care - HDFHLIA25044V012425 | Parenthood - HDFHLIA25046V012425 | Limitless - HDFHLIA25045V012425. UID: 19232.