



**Get 4X Coverage  
At No Additional  
Cost\***



**HDFC ERGO Optima Secure Health Insurance** 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.

### Key Coverages

#### Secure Benefit



**2X coverage from day 1**

The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it.

#### Restore Benefit



**100% restore coverage\*\*\***

If a claim is made, 100% of the base sum insured gets restored for subsequent claims that may arise in the policy year.

#### Plus Benefit



**Up to 100% addition in coverage after 2 years\***

Accumulate 100% of base sum insured after 2 years, irrespective of claims made.

#### Protect Benefit



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

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

### Other Coverages



60 and 180 days pre and post hospitalisation covered



Daily cash for shared room



Preventive health check-ups



Room rent at actuals



Up to 65% discount on premium\*\*



E-opinion on 51 illnesses



## 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>.

### 1 Secure Benefit

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



### 2 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 the 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.



### 3 Restore Benefit<sup>\*\*\*</sup>

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



### 4 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.



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. By opting to pay the first INR 25,000 (deductible) of claim in a policy year, Mr. Sharma gets a discount of 22.5% on his premium, bringing it down to 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<sup>^^</sup>.

## 4X Coverage\*

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

## Why Choose HDFC ERGO



### Network of healthcare providers

~16,000 cashless healthcare provider network<sup>\*\*</sup>



### Customer service

24x7 call centre servicing in 10 languages



### Family of millions

Family of 1.5 cr+ happy customers<sup>®</sup>

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>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. \*4X means Base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. <sup>^</sup>A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. <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>Please refer the list of Non-Medical Expenses specified in the policy wording. <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>₹24,158<sup>~</sup>; premium is for a 2 member family floater policy with age 37 years & 32 years including favourable claims experience discount. This premium is for 1 year. <sup>^^</sup>Figure as on 1st March 2025. <sup>®</sup>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. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC171717. 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: ny: Optima Secure - HDFHLIP26058V082526 UID: 19217.