

Section 1. Preface

A. Operating clause

1. Serious Illness Booster is an Add-on which can only function along with a Base Policy (Base Policy OR Base Product shall mean an active HDFC ERGO Retail Health Insurance policy to which this add-on is attached) with Base Sum Insured of ₹5Lac or more.
2. This Add-on is not available as a separate or a standalone product
3. This add-on shall be opted on all or none basis. Member level selection is not allowed while opting the add-on.
4. This Add-on can be opted only if all Insured Person(s) covered under the policy are aged less than or equal to 65 years at the time of opting for this add-on. However, there is no maximum age limit on renewals.
5. This Add-on can be opted only at inception or at the time renewal of Base Product. Once opted, Insured Person may opt out only at the time of renewal of this add-on. Once opted out, the Insured person can opt in again during another renewal.
6. The Add-on shall be in-force only if opted and the same shall be specifically mentioned in the Base Product's Policy Schedule.
7. Policy tenure of this Add-on shall be same as that of the Base Product
8. Geographical scope of coverage for this add-on shall be restricted to India only. Claims payable outside India shall not be considered under this add-on. In cases where the base policy has Global coverage and this add-on is in force even then claims under this add-on shall be admissible for treatments taken in India only.
9. Where Sum Insured of Base Policy is on Individual / Multi-Individual basis then coverage under this add-on shall be on Individual basis.
10. Where Sum Insured of base policy is on Family Floater basis then coverage under this add-on shall be on Family Floater basis
11. All other general terms & conditions, exclusions, waiting periods clauses, eligibility rules, claim procedure and definitions applicable to the Base Product will apply to this add-on unless specifically stated otherwise in this document

Section 2. Benefits

I. Coverage under Serious Illness Booster

Under this add-on we shall provide coverage for medical treatment for only the below listed Serious Illnesses if diagnosed for the first time in the life of the Insured Person post inception of this Add-on

- a. Cancer of specified severity
- b. Open Chest CABG
- c. Kidney failure requiring regular dialysis
- d. Myocardial Infarction (First Heart Attack of specified severity)
- e. Open Heart Replacement or Repair of Heart Valves
- f. Major Organ/Bone Marrow Transplantation
- g. Multiple Sclerosis with persisting symptoms
- h. Permanent Paralysis of Limbs
- i. Stroke resulting in permanent symptoms

II. Specific conditions applicable to Serious Illness Booster

- a. Coverage under this add-on is on indemnity basis and upto 100% Base Sum Insured opted under the Base Policy.
- b. Coverage under this add-on shall be provided only if claim is admissible as per terms and conditions of the Base Policy.
- c. Under this add-on, we shall provide coverage for ONLY the below listed benefits and ONLY if the same are also applicable in the Base Policy. Terms and conditions for the below benefits shall be as stipulated in the Base Policy
 - i. Hospitalization Expenses
 - ii. Pre & Post Hospitalization Expenses
 - iii. Domiciliary Hospitalization expenses
 - iv. Home Healthcare expenses
 - v. Day Care Procedures
 - vi. Organ donor expenses
 - vii. AYUSH Treatments
 - viii. Robotic Treatments
 - ix. Road Ambulance Expenses
 - x. Air Ambulance Expenses
 - xi. Listed Non-medical expenses
- d. Any co-pay, deductible or sub-limits that are applicable to the Base Policy shall apply to this add-on.
- e. There is a separate Sum Insured for this Add-on, thus claims payable under this Add-on shall not reduce the Sum Insured of the Base Policy.
- f. Maximum worth of claim payout under this Add-on in a policy year shall not exceed the applicable Base Sum Insured (at the start of that Policy Year) opted under the Base policy.
- g. The sequence of utilization of Sum Insured for claims under this add-on shall trigger immediately after the Base Sum Insured of the base plan is completely exhausted.
- h. The Sum Insured under this Add-on shall be replenished post completion of each policy year.

III. Waiting Periods Applicable to Serious Illness Booster

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- i. All Waiting Periods that are applicable to the Base Policy shall apply afresh to this add-on from the date of inception of this add-on.
- ii. For coverage to trigger under this add-on, the first diagnosis of the listed Serious Illness must occur post completion of the applicable waiting periods
- iii. In case any Insured person is newly added to this Add-on, the waiting periods applicable to the Base Policy shall apply afresh only to such Insured person(s) from the time he/she is added.
- iv. In case the Base Sum Insured under the Base Policy is increased, then, all waiting periods shall apply afresh to the extent of increased Sum Insured portion under this add-on.

IV. **Claim Illustration:**

A. Sequence of Utilization of Sum Insured for this Add-on under any base product

1. Aggregate Deductible (if applicable)
2. Co-Payment (if applicable)
3. Base Sum Insured
4. Serious Illness Booster
5. Sum Insured linked with inflation (if Protector rider is in force)
6. Secure Benefit (if applicable)
7. Cumulative Bonus/ Plus Benefit/ Infinite Benefit/ Multiplier Benefit (if applicable)
8. Automatic Restore Benefit
9. Unlimited Restore (if applicable)

Illustration 1 : Consider an Optima Secure Plan Base policy with Base Sum Insured of INR 10 Lacs and 1 Lac deductible is opted, wherein there is a listed serious illness Hospitalization claim of INR 15 Lacs in the 2nd policy year with this Add-on.

1st Claim in a policy year

Sr. No.	Particulars	Amount
A	Base Sum Insured	10 L
B	Claim amount	15 L
C	Deductible	1 L
D	Outstanding liability of company	14 L {15 L - 1 L (deductible)}
E	Claim paid from Optima Secure	10 L (Base Sum Insured)
F	Claim paid from Serious Illness Booster	4 L
G	Sequence of claim pay-out logic	Deductible, Base policy Base Sum Insured shall be utilized post which Serious Illness booster shall trigger.

2nd Claim in the same policy year

Sr. No.	Particulars	Amount
A	Base Sum Insured	0 L
B	Claim amount	12 L
C	Deductible	0 L
D	Outstanding liability of company	12 L
E	Claim paid from Serious Illness Booster	6 L
F	Claim paid from Optima Secure	6 L (Secure benefit)
G	Sequence of claim pay-out logic	Post Serious illness booster, Secure benefit from Base policy shall trigger.

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Illustration 2 : Consider an Optima Restore Base policy with Base Sum Insured of INR 10 Lacs and 1 Lac deductible is opted along with 20% Co-payment, wherein there is a listed serious illness Hospitalization claim of INR 18 Lacs in the 2nd policy year with this Add-on.

1st Claim in 2nd policy year

Sr. No.	Particulars	Amount
A	Base Sum Insured	10 L
B	Claim amount	18 L
C	Deductible	1 L
D	Co-Payment	20%
E	Outstanding liability of company	13.6L (18L -1L deductible = 17L & minus 20% Co-Payment on 17 Lacs)
F	Claim paid from Optima Restore	10 L (Base Sum Insured)
G	Claim paid from Serious Illness Booster	3.6 L
H	Sequence of claim pay-out logic	Deductible, Co-Payment, Base policy Base Sum Insured shall be utilized post which Serious Illness booster shall trigger.

2nd Claim in the same policy year

Sr. No.	Particulars	Amount
A	Base Sum Insured	0 L
B	Claim amount	25 L
C	Deductible	0 L
D	Co-Payment	20%
E	Outstanding liability of company	20L (20% Co-Payment on 25 Lacs)
F	Claim paid from Serious Illness Booster	6.4 L (Remaining Sum Insured)
G	Claim paid from Optima Restore	5L (Multiplier benefit)
H	Claim paid from Optima Restore	8.6 L (Restore benefit)
I	Sequence of claim pay-out logic	Post Serious illness booster, other benefits from Base policy shall trigger.

Section 3. Rate Chart

Base Sum Insured	Loading % (Applicable on the Gross Premium of the underlying base product)		
	When offered with all Domestic plans	When offered with Optima Secure Global plan	When offered with Optima Secure Global Plus plan
5,00,000	8.50%	7.74%	3.40%
7,50,000	7.50%	6.83%	3.00%
10,00,000	5.00%	4.55%	2.00%
15,00,000	3.00%	2.73%	1.20%
20,00,000	2.00%	1.82%	0.80%
25,00,000	1.40%	1.27%	0.56%
50,00,000	1.00%	0.91%	0.40%
75,00,000	0.50%	0.46%	0.20%
1,00,00,000	0.25%	0.23%	0.10%
2,00,00,000	0.10%	0.09%	0.04%



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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.