

**Previous versions of Policy Wordings of Revised Accident & Health Products [Only for all products revisions launched post 21st April 2022]**

Sr. No.	Name of the product	Name of Product Variant	UIN	Period of Insurance OR Policy Period start date falling during	Link to Policy Wordings	Prospectus
1	my:health Suraksha	Not Applicable	HDFHLIP214 73V052021	01-Oct-2020 and 8th-Aug-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-health-suraksha_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-health-suraksha_old_pws.pdf</a>	
2	Optima Restore	Not Applicable	HDHHLIP213 22V062021	01-Oct-2020 and 21st-Apr-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore_old_pws.pdf</a>	
3	my: Optima Secure	Not Applicable	HDFHLIP210 16V012122	19-Jul-2021 and 20th-Oct-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-optima-secure_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/my-optima-secure_old_pws.pdf</a>	
4	Easy Health	Easy Health Standard	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_standard_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_standard_old_pws.pdf</a>	
5	Easy Health	Easy Health Exclusive	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_exclusive_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_exclusive_old_pws.pdf</a>	
6	Easy Health	Easy Health Premium <b>(Withdrawn)</b>	HDHHLIP213 78V062021	01-Oct-2020 and 31st-Aug-2022	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_premium_old_pws.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health_premium_old_pws.pdf</a>	
7	Sarv Suraksha	Not Applicable	HDFHLGP210 02V022122	01-Apr-2021 and 21-May-2023	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-">https://www.hdfcergo.com/docs/default-source/downloads/policy-</a>	

	Plus (Group)				<a href="#">wordings/group/sarv-suraksha-plus-group-pw(old).pdf</a>	
8	HDFC ERGO Group Health Insurance	Not Applicable	HDHHGP215 44V012021	01-Apr-2021 and 5th-Oct-2023	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/group/hdfc-ergo-ghi-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/group/hdfc-ergo-ghi-old.pdf</a>	
9	my: Optima Secure	Not Applicable	HDFHLIP231 23V022223	21-Oct-2022 and 18th-Oct-2023	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/os-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/os-old.pdf</a>	
10	my:health Suraksha	Not Applicable	HDFHLIP230 31V062223	09-Aug-2022 and 29th-Nov-2023	<a href="http://hdfcergo.com/docs/default-source/downloads/policy-wordings/health/mhs-old.pdf">http://hdfcergo.com/docs/default-source/downloads/policy-wordings/health/mhs-old.pdf</a>	
11	Easy Health	Easy Health Standard	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(standard)-pw-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(standard)-pw-old.pdf</a>	
12	Easy Health	Easy Health Exclusive	HDFHLIP230 24V072223	01-Sep-2022 and 17th-July-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(exclusive)-pw-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/easy-health-(exclusive)-pw-old.pdf</a>	
13	Optima Restore	Optima Restore	HDFHLIP221 93V072122	22-Apr-2022 and 29th-July- 2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-restore-old.pdf</a>	
14	my: Optima Secure	my: Optima Secure	HDFHLIP240 92V032324	19-Oct-2023 and 1st-Aug-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-old.pdf</a>	
15	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V012425	11-Jul-2024 and 1st-Aug-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-old.pdf</a>	
16	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V042425	2-Aug-2024 to 18-Sep-2024	<a href="https://www.hdfcergo.com/docs/defaultso">https://www.hdfcergo.com/docs/defaultso</a> <a href="#">urce/downloads/policy-</a>	

					<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optimasecure-revision-old-pw-1.pdf">wordings/health/optimasecure-revision-old-pw-1.pdf</a>	
17	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V022425	2-Aug-2024 to 18-Sep-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfcergo-secure-old-4in1.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfcergo-secure-old-4in1.pdf</a>	
18	HDFC ERGO Group Health Insurance	Not Applicable	HDFHLGP240 95V032425	6-Oct-2023 to 29-Oct-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/group-health-insurance---pw-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/group-health-insurance---pw-old.pdf</a>	
19	my: Optima Secure	my: Optima Secure	HDFHLIP250 11V052425	19-Sep-2024 to 18-Dec-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-v05-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/optima-secure-revision-pw-v05-old.pdf</a>	
20	HDFC ERGO Secure 4in1	HDFC ERGO Secure 4in1	HDFHLIP250 35V032425	19-Sep-2024 to 18-Dec-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-v03-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-secure-4in1-v03-old.pdf</a>	
21	HDFC ERGO Explorer	Not Applicable	HDFTIOP230 163V012223	13-Jul-2023 to 30-Dec-2024	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-explorer-pw-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/hdfc-ergo-explorer-pw-old.pdf</a>	
22	Sarv Suraksha Plus (Group)	Not Applicable	HDFHLGP240 20V032324	22-May-2023 to 29-Jan-2025	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/policy-wording_sspg_ped_v03.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/policy-wording_sspg_ped_v03.pdf</a>	
23	Energy	Not Applicable	HDHHLIP213 45V042021	01-Oct-2020 to 21-Aug-2025	<a href="https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/energy-pw-v04-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/policy-wordings/health/energy-pw-v04-old.pdf</a>	<a href="https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/energy-prospectus-v04-old.pdf">https://www.hdfcergo.com/docs/default-source/downloads/prospectus/health/energy-prospectus-v04-old.pdf</a>

**Kindly Note:**

1. The product UIN mentioned in the footer of your policy schedule / Certificate of Insurance along with the product name will guide you to the correct policy wordings to be referred.
2. For Period of Insurance or Policy Period start date please refer to your policy schedule / Certificate of Insurance
3. In case you had opted for add-ons or rider along with your base product, kindly refer to the Prospectus & Policy wording documents of the respective active add-ons/riders available under downloads section on our website