

Secure yours and your  
family's needs with  
**my:health Suraksha  
Silver**



## Key Features



Wide range of sum insured to choose - ₹ 3 lakhs to ₹ 50 lakhs\*\*



Tier wise premium



No sub-limit or capping on room rent



No entry age restriction



All day care procedures covered



Lifelong renewals



Cashless home healthcare cover



1, 2 and 3 year policy tenure available



Pre and post hospitalisation of 60 and 180 days



Dependent children covered up to 25 years of age



PED coverage after 4 years



Integrated wellness services



Various discounts - Fitness discount at renewal, long-term tenure discounts and family discount



## Coverage



### HOSPITALISATION COVER



#### Medical expenses

Coverage at actuals for medically necessary hospitalisation (including mental healthcare) due to illness or injury. Includes charges incurred on room rent, ICU, diagnostic procedures, consultation fees, medicines, etc.



#### Home healthcare<sup>^</sup>

Medically necessary hospitalisation availed at home on a cashless basis if prescribed by the treating medical practitioner



#### Domiciliary hospitalisation

Treatment at home if advised by the treating medical practitioner and if the insured person is not in a condition to be transferred to a hospital or on account of non-availability of room in hospital



#### Pre and post hospitalisation cover

Covers medical expenses incurred 60 days immediately before hospitalisation and 180 days post the date of discharge



#### Day care procedures

Covers medical expenses for all day care procedures



#### Road ambulance

Covers expenses incurred for utilizing road ambulance service for transporting insured person in case of an emergency



#### Organ donor expenses

Covers medical expenses incurred on harvesting the organ from the donor for organ transplantation wherein the insured person is the recipient



#### Alternative treatments

Covers medical expenses incurred on hospitalisation and prescribed by medical practitioner for below mentioned lines of treatment

▶ Ayurvedic    ▶ Unani    ▶ Siddha    ▶ Homeopathy





## RENEWAL BENEFITS



### Cumulative bonus

Increase in 5% of base sum insured every claim free year up to maximum 50 % of base sum insured



### Preventive health check-up

Preventive health check-up

1% of sum insured after every 4 consecutive and continuous claim free years with us (Subject to a maximum up to ₹ 5,000/-)



### my: Health Active\*

- ▶ **Fitness discount @ renewal:** Accumulate healthy weeks and earn up to 10% discount on renewal premium
- ▶ **Health incentives:** Maintain good health and avail 50% discount at renewal on medical underwriting loading based on favourable test parameters. Such tests should be done at your own cost through our network provider
- ▶ **Wellness services:** Health coach, specialised stress management program, diet consultation, discounts on OPD/ pharma and more



## Waiting periods and exclusions



**Waiting periods:** 30 days initial waiting period | 24 months waiting period on specific illnesses and surgical procedures | 48 months waiting period on pre-existing diseases

**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

For in depth detail on benefits, waiting periods and exclusions kindly refer to prospectus and policy wordings documents before concluding sale.

## General conditions



### 1. Entry age:

#### Base cover

Proposer	Adult Dependent	Child/Children
Minimum Entry Age - 18 Years	Minimum Entry Age - 18 Years	Minimum Entry Age – 91 days
Maximum Entry Age - Lifetime Entry	Maximum Entry Age - Lifetime Entry	Maximum Entry Age – 25 years

#### Type of policy:

- The base policy can be issued on individual, multi-individual and family floater basis
- In case of family floater policies floater discount of 50% will be applied on all the members except the oldest member

### 2. Coverage for dependents

#### Individual sum insured option:

Proposer	Spouse
Dependent children	Dependant parents/in-laws
Grandmother	Grandfather
Grandson	Granddaughter
Daughter-in-law	Son-in-law
Sister	Brother
Sister-in-law	Nephew
Niece	Brother-in-law



- **Floater sum insured option:** Self, spouse, dependent children\* and dependent parents/ parents-in-law can be covered under floater option

\*Dependent children: A child is considered a dependent for insurance purposes until his 25<sup>th</sup> birthday provided he is financially dependent, on the proposer.

### 3. Policy period

This policy can be issued for 1 year/ 2 years/ 3 years.

### 4. Premium tier

For the purpose of policy issuance, the premium will be computed basis the tier chosen by the policy holder in the proposal form and as mentioned in the policy schedule.

Classification of cities would be as under:

- Tier 1 : Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara
- Tier 2 : Rest of India - All other cities

### Conditions:

I. On payment of Tier 1 premiums, an insured person can avail treatment all over India without any co-payment

II. On payment of Tier 2 premiums, an insured person can avail treatment at Tier 2 cities without any co-payment. However, if an insured person avails a treatment in Tier 1 cities, 20% co-payment shall be applicable on admissible claim amount

III. Co-payment under II above will not be applied if an insured person opts for hospitalisation with room rent up to ₹2,500 per day or on hospitalisation for medically necessary treatment following an accident

### 5. Discounts<sup>^^</sup>

Family Discount	A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an individual sum insured policy with the company
Loyalty Discount	If insured has purchased policies for more than 1 product from us, discount equivalent to 10% on lower of the premium amongst all of the active policies held by customer is offered



Total maximum discount of all mentioned above, should not exceed 20% of the total premium per policy

### Other discounts

**Long term policy discount** - A discount of 7.5% and 10% will be offered in case a policy is purchased for 2-year and 3-year tenure respectively, provided he has paid the premium in advance as a single premium.

This benefit is not available for installment premium payment options.

Premium will be as per the corresponding age of that particular year.

For example: If a person of age 45 years opts for a 3 years tenure policy, then premium will be calculated with age 45, 46 and 47 i.e., 1\* (36-45) and 2\* (46-50)

### 6. Additional benefit

Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy. (Subject to change in tax laws)

## Anti - rebate warning



As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance policy 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 the 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 published prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10 Lakhs.





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Terms & Conditions Apply. \*\*Minimum Sum Insured of Rs. 1 Lakh to Rs. 5 Crores under this policy. ^Available in select cities within India only. \*Our HDFC ERGO mobile app and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders. ^^A discount of 10% on the premium shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company. Option to choose a Family Floater Plan not available for 2 Adults, 2 Parents & 2 children for Sum Insured below Rs. 3 lakhs. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. UIN: my:health Suraksha - HDFHLIP24079V072324. UID: 11861.