



## PLAN SNAPSHOT

# Optima Secure+

A concise view of HDFC ERGO's indemnity health plan, with the benefits, choices and conditions most relevant to a purchase decision.

### 2X cover from Day 1

**Secure Benefit:** adds 100% of the base sum insured at no extra cost.

### Cover grows every year

**Infinite Benefit:** adds 100% of the expiring policy year's base sum insured after every completed policy year, irrespective of claims, with no accumulation cap.

### Unlimited restorations

**Automatic Restore:** restores up to 100% of base sum insured for any illness and any insured person, unlimited times in a policy year.

### Non-medical items covered

**Protect Benefit:** covers listed non-medical expenses up to the sum insured during hospitalisation.

## How the headline benefits combine

Example from the insurer brochure: a family buys INR 10 lakh base cover. Secure Benefit makes INR 20 lakh available from Day 1. After the first completed year, Infinite Benefit adds INR 10 lakh; after the second, another INR 10 lakh, taking the illustrated cover to INR 30 lakh. Automatic Restore replenishes the base cover after eligible claims, subject to policy rules.

## Core hospital cover

| Benefit                     | What the plan provides                                                                                                 |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------|
| Hospitalisation             | Room rent at actuals; ICU, nursing, surgeon fees and other eligible inpatient expenses; all day-care treatments.       |
| Pre / post hospitalisation  | Eligible medical expenses for 60 days before and 180 days after hospitalisation.                                       |
| Home healthcare             | Eligible treatment at home that would otherwise require hospitalisation; cashless only and available in select cities. |
| AYUSH                       | Eligible inpatient Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy treatment.                             |
| Organ donor                 | Eligible inpatient expenses for harvesting the donated organ.                                                          |
| Domiciliary hospitalisation | Eligible medical expenses for covered domiciliary hospitalisation.                                                     |

At a glance: base sum insured options are INR 10 / 15 / 20 / 25 / 50 / 100 / 200 lakh. Room rent is at actuals. There is no geography-based co-payment for treatment anywhere in India.

## MORE INCLUDED BENEFITS

### Everyday support and emergency cover

| Included feature           | Limit / key condition                                                                                                       |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Emergency ambulance        | Road ambulance: up to sum insured. Air ambulance: up to INR 5 lakh.                                                         |
| Shared-room daily cash     | INR 800 per day, maximum INR 4,800, when hospitalisation exceeds 48 hours in a network hospital's shared accommodation.     |
| Preventive health check-up | After every completed policy year, irrespective of claim status; through plan limits shown below.                           |
| E-opinion                  | Once per insured person for 51 defined major illnesses, through a network provider.                                         |
| Cashless access            | Treatment across an insurer-stated network of approximately 16,000 cashless healthcare providers (data as of 1 March 2026). |

### Preventive health check-up limits

| Base sum insured      | Individual (per insured) | Floater (per policy) |
|-----------------------|--------------------------|----------------------|
| INR 10 lakh           | INR 2,000                | INR 5,000            |
| INR 15 lakh           | INR 4,000                | INR 8,000            |
| INR 20 / 25 / 50 lakh | INR 5,000                | INR 10,000           |
| INR 100 / 200 lakh    | INR 8,000                | INR 15,000           |

### Optional add-ons and riders

| Option                             | Purpose                                                                                            |
|------------------------------------|----------------------------------------------------------------------------------------------------|
| ABCD Chronic Care                  | Hospitalisation for asthma, blood pressure, cholesterol and diabetes from day 31.                  |
| Optima Wellbeing                   | Various outpatient benefits.                                                                       |
| Hospital Cash                      | Daily cash for each completed day of hospitalisation.                                              |
| Individual Personal Accident Rider | Lump-sum payout for accidental death or permanent disability; only for the insured proposer.       |
| Critical Illness                   | Lump-sum payout on diagnosis of a listed critical illness.                                         |
| Limitless                          | A specified number of India-only claims up to an infinite value over the policy lifetime.          |
| Parenthood                         | Maternity expenses, embryo storage costs and IVF treatment.                                        |
| Serious Illness Booster            | Indemnity cover with double sum insured for actual medical expenses for listed critical illnesses. |

Add-ons cost extra, are subject to declarations and underwriting, and can only be purchased with the base policy. Separate prospectus and policy wording documents govern their terms.

### Coverage details at a glance

| Feature                    | Concise OS+ description                                                                                                                     |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Pre-hospitalisation        | Eligible medical expenses for 60 days before hospitalisation.                                                                               |
| Post-hospitalisation       | Eligible medical expenses for 180 days after hospitalisation.                                                                               |
| Day-care treatment         | All eligible treatments requiring hospitalisation for less than 24 hours.                                                                   |
| Hospitalisation at home    | Home healthcare for treatment that would otherwise require hospitalisation; cashless only in select cities.                                 |
| Room rent limit            | At actuals; no stated room-category or monetary cap in the brochure.                                                                        |
| Alternate medicine (AYUSH) | Eligible inpatient AYUSH treatment up to the sum insured.                                                                                   |
| Co-pay                     | No geography-based co-payment. Other co-pay conditions, if any, must be checked in policy wording.                                          |
| Renewal bonus              | Infinite Benefit adds 100% of base sum insured after each completed policy year, irrespective of claims, without a stated accumulation cap. |
| Restoration of cover       | Automatic Restore replenishes up to 100% of base sum insured, unlimited times in a policy year, subject to policy rules.                    |
| Existing illness cover     | Pre-existing diseases are subject to a 36-month waiting period.                                                                             |

## Policy format, tenure and premium levers

| Choice                       | Available options                                                           |
|------------------------------|-----------------------------------------------------------------------------|
| Family Floater               | Common sum insured; up to 4 adults and 6 children.                          |
| Individual Policy            | Separate sum insured for each member; up to 6 adults and 6 children.        |
| Eligible adult relationships | Self, spouse, parents and parents-in-law.                                   |
| Policy tenure                | 1 / 2 / 3 / 4 / 5 years; 4- and 5-year options are subject to underwriting. |
| Instalments                  | Monthly, quarterly or half-yearly premium payment options.                  |

## Aggregate deductible - Value Buy

You agree to pay the selected aggregate deductible once in a policy year before plan coverage begins. The brochure states discounts of up to 65%, depending on base sum insured and deductible.

| Deductible | Base SI below INR 25L | Base SI INR 25L | Base SI INR 50L+ |
|------------|-----------------------|-----------------|------------------|
| INR 25,000 | 22.5%                 | 15%             | 15%              |
| INR 50,000 | 40%                   | 30%             | 30%              |
| INR 1 lakh | 50%                   | 40%             | 40%              |
| INR 2 lakh | 55%                   | 45%             | 45%              |
| INR 3 lakh | 65%                   | 55%             | 55%              |
| INR 5 lakh | Not available         | 62%             | 62%              |

Easy Switch: the opted deductible may be waived once at renewal after 5 completed years, if the eldest member was under 50 when buying the policy with deductible and is under 61 when exercising the option, subject to underwriting.

## Discounts

| Discount                     | Summary                                                                                                                                               |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lifetime                     | 5% for first-time health insurance buyers when all insured persons are age 35 or below at inception; once granted, applies to later renewal premiums. |
| Favourable Claims Experience | Up to 21% for a first-time buyer and up to 18% at renewal, as defined in policy wording.                                                              |
| Loyalty                      | 2.5% on base premium with an active HDFC ERGO retail policy carrying premium above INR 2,000.                                                         |
| Family                       | 10% when two or more family members are covered under the same policy using the individual option.                                                    |
| Long-term                    | 6% for 2 years; 8% for 3 years and above, when premium is paid in advance as a single premium.                                                        |

Discount availability, combination and exact premium are governed by the insurer's rating and policy rules. The brochure's INR 22,616 illustration is scenario-specific and not a universal quote.

## Important benefit mechanics

- A single claim cannot exceed the cumulative available amount from base sum insured at the start of the policy year, remaining Secure Benefit and remaining Infinite Benefit, as applicable.
- Infinite Benefit is added after each completed policy year, including under long-term tenure policies, irrespective of claims and without a stated accumulation cap.
- Automatic Restore is up to 100% of base sum insured and may be used for any illness and insured person, unlimited times in a policy year, subject to policy terms.
- Protect Benefit applies only to the listed non-medical expenses specified in the policy wording.

## Waiting periods, exclusions and renewal rules

| Waiting periods                                                                                                                                         | Standard exclusions                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>30 days</b> initial waiting period<br><b>24 months</b> for specified illnesses and surgical procedures<br><b>36 months</b> for pre-existing diseases | Investigation/evaluation; obesity control; cosmetic surgery; hazardous sports; breach of law; alcohol/drug/substance abuse; unproven treatments; sterility/infertility; maternity. Refer to policy wording for the complete list. |

## Additional benefits and conditions

|                                                                                                                                      |                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Ambulance charges</b><br>Road up to sum insured; emergency air ambulance up to INR 5 lakh.                                        | <b>Maternity cover</b><br>Excluded in base cover; Parenthood add-on covers maternity, IVF and embryo storage, subject to terms. |
| <b>Free health check-up</b><br>After every completed policy year, irrespective of claims, within stated limits.                      | <b>E-consultation</b><br>E-opinion once per insured person for 51 defined major illnesses, through a network provider.          |
| <b>Discount on renewal</b><br>Up to 18% Favourable Claims Experience discount; granted 5% Lifetime Discount continues.               | <b>Cover for organ donor</b><br>Eligible inpatient organ-harvesting expenses up to sum insured.                                 |
| <b>Daily cash allowance</b><br>INR 800/day, max INR 4,800, after 48 hours in a network hospital shared room.                         | <b>Outpatient consultation</b><br>Not in base cover; Optima Wellbeing add-on offers various outpatient benefits.                |
| <b>Specific illness cover</b><br>Specified illnesses/procedures have 24-month wait; separate critical/chronic add-ons are available. | <b>Initial waiting period</b><br>30 days, subject to the complete policy wording.                                               |
| <b>Consumables coverage</b><br>Protect covers only listed non-medical expenses, up to sum insured.                                   |                                                                                                                                 |

## Renewal and continuity

- Lifelong renewal is available regardless of health status or prior claims, except for fraud or misrepresentation.
- Each applicable waiting period reduces by one year for every continuous policy year completed.
- The insurer may revise policy terms and premium rates in line with IRDAI regulations, with advance notice.
- If the product is withdrawn, the insurer states it will provide notice 3 months before expiry and offer migration to a similar available indemnity policy with accrued continuity benefits, subject to applicable guidelines.
- Migration and portability are available at renewal, subject to underwriting and IRDAI portability/migration rules, with eligible continuity credit for waiting periods.
- Renewal premium is not loaded merely because a claim was made or an insured person became ill after policy purchase.

## Insurer and regulatory details

HDFC ERGO General Insurance Company Limited | IRDAI Reg. No. 146 | CIN: U66030MH2007PLC177117 | Registered and Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai 400 059 | Base policy UIN: HDFHLIP26058V082526 | Brochure UID: 19110

Section 41, Insurance Act 1938: rebates outside those allowed by the insurer's prospectus or tables must not be offered or accepted; non-compliance may attract a fine up to INR 10 lakh.

### IMPORTANT DISCLAIMER

**This is a condensed summary for quick reference and does not replace the policy wording, prospectus, schedule or insurer's terms and conditions. Benefits, exclusions, waiting periods, eligibility, limits, underwriting and premiums are governed by the complete policy documents. Please download and read the complete plan brochure for additional details before making a purchase decision.**

Complete brochure and exact premium: [www.hdfcergo.com](http://www.hdfcergo.com) | Insurer contact: 022 6242 6242