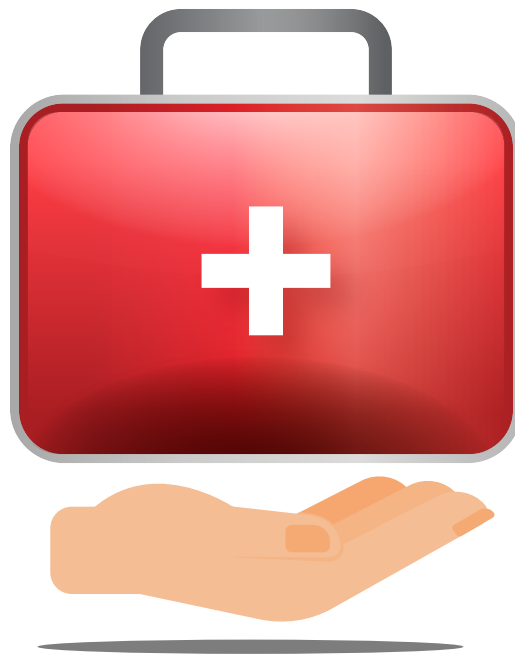
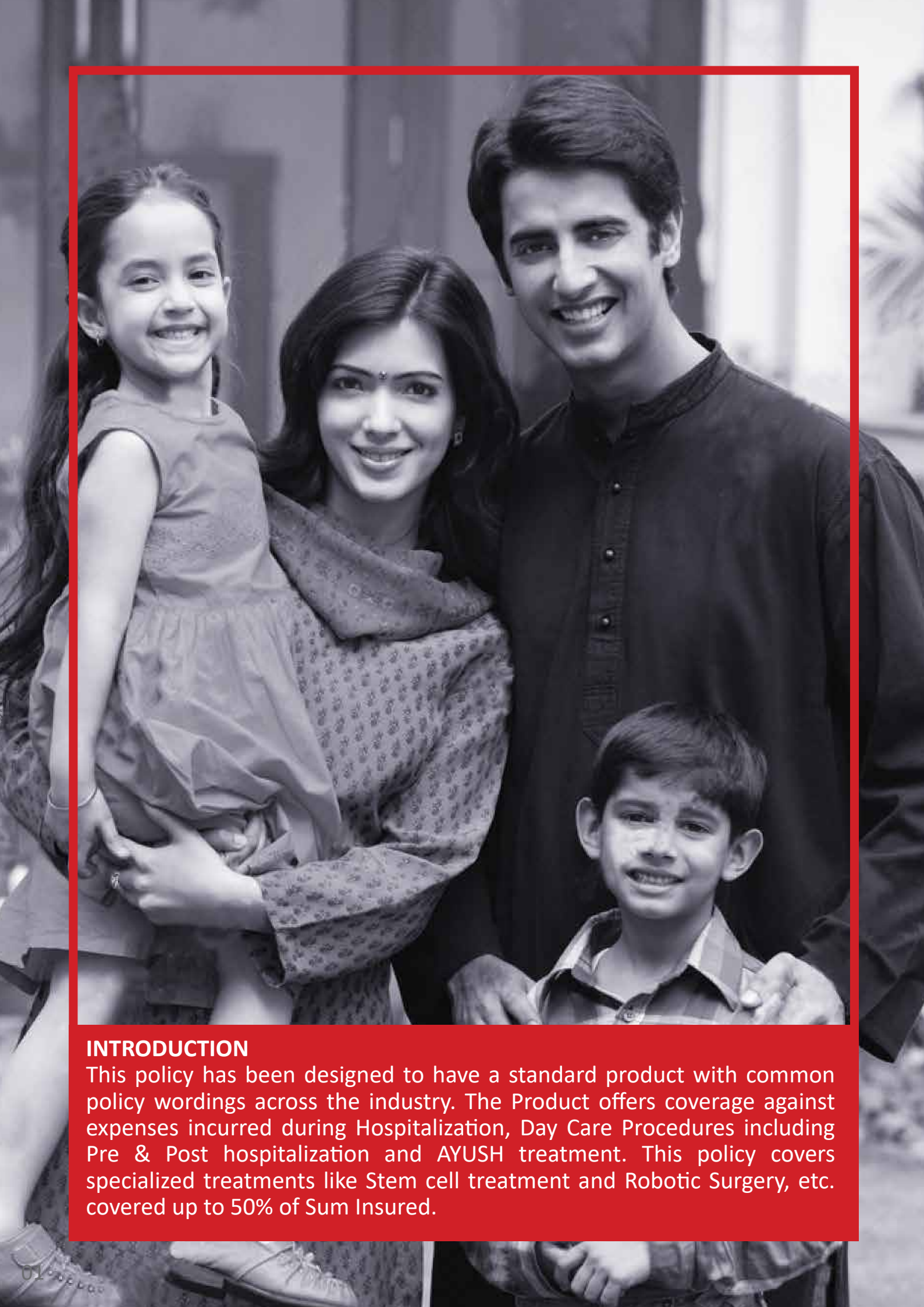


# **AROGYA SANJEEVANI POLICY, HDFC ERGO**



**HEALTH INSURANCE  
MADE SIMPLE & EASY**





## **INTRODUCTION**

This policy has been designed to have a standard product with common policy wordings across the industry. The Product offers coverage against expenses incurred during Hospitalization, Day Care Procedures including Pre & Post hospitalization and AYUSH treatment. This policy covers specialized treatments like Stem cell treatment and Robotic Surgery, etc. covered up to 50% of Sum Insured.

**Key features of the policy:**

Multiple Sum Insured options ranging from Rs. 1 Lakh to Rs. 10 Lakhs available under this policy	Comprehensive policy covering Hospitalization expenses with life time renewal
Option to pay premium - Monthly, Quarterly, Half Yearly, Annually	Wide network of 10,000+ Cashless Hospitals across India*

**COVERAGE****Hospitalization**

Medical expenses incurred for Hospitalization of the Insured Person during the Policy year, up to the Sum Insured and Cumulative Bonus specified in the policy schedule, for

1. Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs. 5,000/-, per day
2. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses up to 5% of sum insured subject to maximum of Rs.10,000/- per day

**Other Expenses**

1. Dental treatment, necessitated due to disease or injury
2. Plastic surgery necessitated due to disease or injury
3. All the day care treatments

**Road Ambulance**

Expenses incurred on road Ambulance subject to a maximum of Rs. 2000/- per hospitalization

**Ayush Treatment**

Medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to the limit of Sum Insured as specified in the policy schedule in any AYUSH Hospital

**Pre Hospitalization**

Medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 30 days prior to the date of admission

**Post Hospitalization**

Medical expenses incurred, related to an admissible hospitalization requiring inpatient care, for a fixed period of 60 days from the date of discharge from the hospital

**Other Procedures**

The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital Up to 50% of Sum Insured, specified in the policy schedule, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered



### Cataract Treatment

Medical expenses incurred for treatment of Cataract, subject to a limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per each eye in one policy year

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### CUMULATIVE BONUS (CB)

Cumulative Bonus will be increased by 5% in respect of each claim free policy year (where no claims are reported), subject to maximum of 50% of the Sum Insured under the current policy year\*\*

### WAITING PERIOD

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

#### Pre-Existing Diseases

Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us, subject to the same being declared at the time of application and accepted by us

#### First Thirty Days Waiting Period

Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered

#### Specific Waiting Period

Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.

24 Months waiting period for mentioned ailments and procedures below:

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal and external benign tumors, cysts, polyps of any kind, including benign breast lumps
8. Benign prostate hypertrophy
9. Cataract and age related eye ailments
10. Gastric/ Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types
13. Hydrocele
14. Non Infective Arthritis
15. Piles, Fissures and Fistula in anus
16. Pilonidal sinus, Sinusitis and related disorders
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy
19. Varicose Veins and Varicose Ulcers
20. Internal Congenital Anomalies

Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 48 months of continuous coverage, as may be the case after the date of inception of the first policy with the insurer

#### 48 Months waiting period for

1. Treatment for joint replacement unless arising from accident
2. Age-related Osteoarthritis & Osteoporosis

### Pre Policy Check ups

The PPC tests required will be as per the below PPC grid. This grid may be subject to change based on the company policy in future & will be guided by our experience

### Pre Policy Underwriting Matrix:

Single Member Individual

Sum Insured	< 45 Yrs	46 to 55 Yrs	56 to 60 Yrs	Above 60 Yrs
Rs. 1 Lakh to Rs. 10 Lakhs	Set 1	Set 1	Set 2	Set 2

Family Floater & Multi Member Individual SI Proposals

PED	Sum Insured	< 45 Yrs	46 to 55 Yrs	56 to 60 Yrs	Above 60 Yrs
No	Rs. 1 Lakh to Rs. 10 Lakhs	NA	Set 1	Set 2	Set 2
Yes*	Rs. 1 Lakh to Rs. 10 Lakhs	Set 1	Set 1	Set 2	Set 2

\*Additional tests may be requested depending on the medical condition declared

- Set 1: ME, RUA, CBC, Sr Creatinine, Lipid Profile, SGPT, GGTP, SGOT, HBA1C, ECG
- Set 2 : Set 1, HBsAg, TMT/2D Echo, USG Abdomen & Pelvis, Chest X-Ray, CEA

### Medical tests:

<b>ME</b> = Medical Examination (Report)	<b>CBC</b> = Complete Blood Count
<b>ECG</b> = Electro Cardio Gram	<b>FBS</b> = Fasting Blood Sugar
<b>Lipids</b> = Lipid Profile	<b>Sr Creatinine</b> = Serum Creatinine
<b>CEA</b> = Carcino embryogenic Antigen	<b>RFT</b> = Renal Function Test
<b>RUA</b> = Routine Urine Examination	<b>TMT</b> = Treadmill Test
<b>USG</b> = Ultrasonogram	<b>SGPT</b> = Serum Glutamic Pyruvic Transaminase
<b>GGT</b> = Gamma-Glutamyl Transpeptidase	<b>HBsAg</b> = Hepatitis B Surface Antigen
<b>2D ECHO</b> = 2D Echocardiogram	

Guidelines for Pre Policy Check ups

- Pre Policy Checkup will be conducted at our Network provider
- When PPC is conducted at our Network provider, 50% of the Medical test charges will be reimbursed on acceptance of proposal.
- If Proposal is declined post PPC, 100% of Medical test charges will be borne by the customer
- Medical reports will be shared with the customer irrespective of Underwriting decision
- Medical Reports are considered valid for up to 3months from date of check up.
- In case of any positive health declaration on the proposal form the relevant medical tests shall be advised in addition to the above grid test

### MAJOR EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

- Expenses related to any admission primarily for diagnostics and evaluation purposes.
- Rest Cure, rehabilitation and respite care, admission primarily for enforced bed rest and not for receiving treatment
- Obesity / Weight Control-Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
  - Surgery to be conducted is upon the advice of the Doctor
  - The surgery/Procedure conducted should be supported by clinical protocols
  - The member has to be 18 years of age or older and
  - Body Mass Index (BMI);
    - greater than or equal to 40 or
    - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - Obesity-related cardiomyopathy
      - Coronary heart disease
      - Severe Sleep Apnea
      - Uncontrolled Type2 Diabetes

## MAJOR EXCLUSIONS

4. Change-of-Gender treatments-Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex
5. Cosmetic or Plastic Surgery Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured certified by the attending Medical Practitioner
6. Hazardous or Adventure sports-Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving
7. Breach of law-Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent
8. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
9. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure
10. Refractive Error-Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries
11. Sterility and Infertility-Expenses related to sterility and infertility. This includes any type of sterilization, Assisted Reproduction Gestational Surrogacy and Reversal of sterilization
12. Maternity Expenses-Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
13. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, Insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds
14. Any expenses incurred on Domiciliary Hospitalization and OPD treatment
15. Treatment taken outside the geographical limits of India
  - For complete exclusions please refer to the policy document

## TABLE OF BENEFITS

<b>Name</b>	Arogya Sanjeevani Policy, HDFC ERGO
<b>Product Type</b>	Individual/Floater
<b>Category of Cover</b>	Indemnity
<b>Sum Insured</b>	INR On Individual basis – Sum Insured shall apply to each individual family member. On Floater basis – Sum Insured shall apply to the entire family Min Rs. 1 Lakh subject to a max of Rs. 10 Lakhs in the multiples of Rs. 50,000/- (PAN Card Copy mandatory For Rs. 1 Lakh and Rs. 2 Lakhs Sum Insured)
<b>Policy Period</b>	1 year
<b>Eligibility</b>	Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with Higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members <ol style="list-style-type: none"> <li>i. legally wedded spouse</li> <li>ii. Parents and Parents-in-law</li> <li>iii. Dependent Children (i.e. natural or legally adopted) between the ages 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals</li> </ol>
<b>Grace Period</b>	For Yearly payment of mode, a fixed period of 30 days is to be allowed as Grace Period and for all other modes of payment a fixed period of 15 days be allowed as grace period

**TABLE OF BENEFITS**

<b>Name</b>	Arogya Sanjeevani Policy, HDFC ERGO
<b>Hospitalization Expenses</b>	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hrs. This shall not apply when the treatment is undergone in a Day Care Centre
<b>Pre Hospitalization</b>	For 30 days prior to the date of hospitalization
<b>Post Hospitalization</b>	For 60 days from the date of discharge from the hospital
<b>Sublimit for room/ doctors fee</b>	1. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs. 5000/- per day 2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the Hospital / Nursing Home up to 5% of the sum insured subject to maximum of Rs. 10,000/- per day
<b>Cataract Treatment</b>	Up to 25% of Sum insured or Rs.40,000/-, whichever is lower, per eye, under one policy year
<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to sum insured, during each Policy year as specified in the policy schedule
<b>Pre Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 4 years
<b>Cumulative Bonus</b>	Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate.
<b>Co Pay</b>	5% co pay on all claims

**Co-payment**

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment

**Payment of Claim**

All claims under the policy shall be payable in Indian currency only

**Claim Documents to be submitted**

The claim is to be supported with the following documents and submitted within the prescribed time limit.

1. Duly Completed claim form
2. Photo Identity proof of the patient
3. Medical practitioner's prescription advising admission
4. Original bills with itemized break-up
5. Payment receipts
6. Discharge summary including complete medical history of the patient along with other details
7. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
8. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases)
9. Sticker/Invoice of the Implants, wherever applicable
10. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, where ever applicable
11. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque.
12. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
13. Legal heir/succession certificate, wherever applicable
14. Any other relevant document required by Company for assessment of the claim

## **GENERAL TERMS & CONDITIONS**

### **1. Disclosure of Information**

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact

### **2. Cancellation**

- a) The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below

<b>Refund %</b>	
<b>Refund of Premium (basis Policy Period)</b>	
Timing of Cancellation	1 Yr
Up to 30 days	75.00%
31 to 90 days	50.00%
3 to 6 months	25.00%
6 to 12 months	0.00%

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the Insured person under the Policy

- b) The Company may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

### **3. Migration**

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per extant Guidelines related to Migration

For Detailed Guidelines on Migration, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

### **4. Portability**

The Insured Person will have the option to port the Policy to other insurers as per extant Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability

For Detailed Guidelines on Portability, kindly refer the link

[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)

### **5. Renewal of Policy**

The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period. If not renewed within Grace Period after due renewal date, the Policy shall terminate

### **6. Premium Payment in Instalments**

If the insured person has opted for Payment of Premium on an installment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (not with standing any terms contrary else where in the Policy)

- i. Grace Period of 15 days would be given to pay the installment premium due for the Policy. During such grace period, Coverage will not be available from the installment premium payment due date till the date of receipt of premium by Company. The Benefits provided under - "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace Period. No interest will be charged If the installment premium is not paid on due date. In case of installment premium due not received within the grace Period, the Policy will get cancelled.



## 7. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are affected.

## 8. Free look period

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy. The insured shall be allowed a period of fifteen days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- A refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- Where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

## 9. Change of Sum Insured

Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh only for the enhanced portion of the Sum Insured.

### Gross Premium (Excluding GST)

SUM INSURED 1,00,000								
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	2,785	NA	NA	NA	NA	NA	NA	NA
18-35	3,594	5,391	6,290	7,188	4,313	4,852	5,391	899
36-45	4,271	6,406	7,474	8,542	5,125	5,766	6,406	1,068
46-50	5,579	8,369	9,764	11,159	6,695	7,532	8,369	1,395
51-55	8,679	13,019	15,188	17,358	10,415	11,717	13,019	1,395
56-60	9,919	14,878	17,358	19,838	11,903	13,390	14,878	1,395
61-65	13,638	20,458	23,867	27,277	16,366	18,412	20,458	1,395
66-70	17,358	26,037	30,377	34,716	20,830	23,433	26,037	1,395
71-75	22,317	33,476	39,056	44,635	NA	NA	NA	1,395
76-80	22,317	33,476	39,056	44,635	NA	NA	NA	1,395
>80	22,317	33,476	39,056	44,635	NA	NA	NA	1,395
SUM INSURED 1,50,000								
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,011	NA	NA	NA	NA	NA	NA	NA
18-35	3,886	5,828	6,800	7,771	4,663	5,246	5,828	971
36-45	4,617	6,926	8,080	9,235	5,541	6,233	6,926	1,154
46-50	6,032	9,048	10,556	12,063	7,238	8,143	9,048	1,508
51-55	9,383	14,074	16,420	18,765	11,259	12,667	14,074	1,508
56-60	10,723	16,085	18,765	21,446	12,868	14,476	16,085	1,508
61-65	14,744	22,116	25,802	29,488	17,693	19,905	22,116	1,508
66-70	18,765	28,148	32,839	37,531	22,518	25,333	28,148	1,508
71-75	24,127	36,190	42,222	48,254	NA	NA	NA	1,508
76-80	24,127	36,190	42,222	48,254	NA	NA	NA	1,508
>80	24,127	36,190	42,222	48,254	NA	NA	NA	1,508

**Gross Premium (Excluding GST)**

		<b>SUM INSURED</b>				<b>2,00,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,209	NA	NA	NA	NA	NA	NA	NA
18-35	4,141	6,212	7,247	8,282	4,969	5,591	6,212	1,035
36-45	4,921	7,382	8,612	9,842	5,905	6,643	7,382	1,230
46-50	6,428	9,643	11,250	12,857	7,714	8,678	9,643	1,607
51-55	10,000	15,000	17,500	20,000	12,000	13,500	15,000	1,607
56-60	11,428	17,143	20,000	22,857	13,714	15,428	17,143	1,607
61-65	15,714	23,571	27,500	31,428	18,857	21,214	23,571	1,607
66-70	20,000	30,000	35,000	40,000	24,000	27,000	30,000	1,607
71-75	25,714	38,571	44,999	51,428	NA	NA	NA	1,607
76-80	25,714	38,571	44,999	51,428	NA	NA	NA	1,607
>80	25,714	38,571	44,999	51,428	NA	NA	NA	1,607

		<b>SUM INSURED</b>				<b>2,50,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,422	NA	NA	NA	NA	NA	NA	NA
18-35	4,416	6,624	7,728	8,833	5,300	5,962	6,624	1,104
36-45	5,248	7,872	9,184	10,496	6,297	7,085	7,872	1,312
46-50	6,855	10,283	11,997	13,711	8,227	9,255	10,283	1,714
51-55	10,664	15,996	18,662	21,328	12,797	14,396	15,996	1,714
56-60	12,187	18,281	21,328	24,375	14,625	16,453	18,281	1,714
61-65	16,758	25,137	29,326	33,515	20,109	22,623	25,137	1,714
66-70	21,328	31,992	37,324	42,656	25,594	28,793	31,992	1,714
71-75	27,422	41,133	47,988	54,843	NA	NA	NA	1,714
76-80	27,422	41,133	47,988	54,843	NA	NA	NA	1,714
>80	27,422	41,133	47,988	54,843	NA	NA	NA	1,714

		<b>SUM INSURED</b>				<b>3,00,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,575	NA	NA	NA	NA	NA	NA	NA
18-35	4,613	6,919	8,072	9,226	5,535	6,227	6,919	1,153
36-45	5,481	8,222	9,592	10,963	6,578	7,400	8,222	1,370
46-50	7,161	10,741	12,531	14,321	8,593	9,667	10,741	1,790
51-55	11,139	16,708	19,492	22,277	13,366	15,037	16,708	1,790
56-60	12,730	19,095	22,277	25,460	15,276	17,185	19,095	1,790
61-65	17,503	26,255	30,631	35,007	21,004	23,630	26,255	1,790
66-70	22,277	33,416	38,985	44,554	26,733	30,074	33,416	1,790
71-75	28,642	42,963	50,124	57,284	NA	NA	NA	1,790
76-80	28,642	42,963	50,124	57,284	NA	NA	NA	1,790
>80	28,642	42,963	50,124	57,284	NA	NA	NA	1,790

**Gross Premium (Excluding GST)**

		<b>SUM INSURED</b>				<b>3,50,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,652	NA	NA	NA	NA	NA	NA	NA
18-35	4,712	7,068	8,246	9,424	5,655	6,361	7,068	1,178
36-45	5,599	8,399	9,799	11,199	6,719	7,559	8,399	1,400
46-50	7,315	10,972	12,801	14,629	8,778	9,875	10,972	1,829
51-55	11,378	17,068	19,912	22,757	13,654	15,361	17,068	1,829
56-60	13,004	19,506	22,757	26,008	15,605	17,555	19,506	1,829
61-65	17,880	26,820	31,290	35,761	21,456	24,138	26,820	1,829
66-70	22,757	34,135	39,824	45,513	27,308	30,722	34,135	1,829
71-75	29,259	43,888	51,203	58,517	NA	NA	NA	1,829
76-80	29,259	43,888	51,203	58,517	NA	NA	NA	1,829
>80	29,259	43,888	51,203	58,517	NA	NA	NA	1,829

		<b>SUM INSURED</b>				<b>4,00,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,729	NA	NA	NA	NA	NA	NA	NA
18-35	4,812	7,217	8,420	9,623	5,774	6,496	7,217	1,203
36-45	5,718	8,577	10,006	11,435	6,861	7,719	8,577	1,429
46-50	7,469	11,204	13,071	14,938	8,963	10,083	11,204	1,867
51-55	11,619	17,428	20,333	23,238	13,943	15,685	17,428	1,867
56-60	13,279	19,918	23,238	26,557	15,934	17,926	19,918	1,867
61-65	18,258	27,387	31,952	36,516	21,910	24,648	27,387	1,867
66-70	23,238	34,856	40,666	46,475	27,885	31,371	34,856	1,867
71-75	29,877	44,815	52,285	59,754	NA	NA	NA	1,867
76-80	29,877	44,815	52,285	59,754	NA	NA	NA	1,867
>80	29,877	44,815	52,285	59,754	NA	NA	NA	1,867

		<b>SUM INSURED</b>				<b>4,50,000</b>		
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	3,806	NA	NA	NA	NA	NA	NA	NA
18-35	4,912	7,367	8,595	9,823	5,894	6,631	7,367	1,228
36-45	5,836	8,754	10,214	11,673	7,004	7,879	8,754	1,459
46-50	7,624	11,436	13,342	15,248	9,149	10,293	11,436	1,906
51-55	11,860	17,790	20,755	23,720	14,232	16,011	17,790	1,906
56-60	13,554	20,331	23,720	27,108	16,265	18,298	20,331	1,906
61-65	18,637	27,955	32,615	37,274	22,364	25,160	27,955	1,906
66-70	23,720	35,580	41,510	47,440	28,464	32,022	35,580	1,906
71-75	30,497	45,745	53,370	60,994	NA	NA	NA	1,906
76-80	30,497	45,745	53,370	60,994	NA	NA	NA	1,906
>80	30,497	45,745	53,370	60,994	NA	NA	NA	1,906

**Gross Premium (Excluding GST)**

<b>SUM INSURED</b>				<b>5,00,000</b>				
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	4,004	NA	NA	NA	NA	NA	NA	NA
18-35	5,166	7,750	9,041	10,333	6,200	6,975	7,750	1,292
36-45	6,139	9,209	10,744	12,278	7,367	8,288	9,209	1,535
46-50	8,020	12,030	14,035	16,040	9,624	10,827	12,030	2,005
51-55	12,475	18,713	21,832	24,951	14,970	16,842	18,713	2,005
56-60	14,257	21,386	24,951	28,515	17,109	19,248	21,386	2,005
61-65	19,604	29,406	34,307	39,208	23,525	26,465	29,406	2,005
66-70	24,951	37,426	43,663	49,901	29,941	33,683	37,426	2,005
71-75	32,079	48,119	56,139	64,159	NA	NA	NA	2,005
76-80	32,079	48,119	56,139	64,159	NA	NA	NA	2,005
>80	32,079	48,119	56,139	64,159	NA	NA	NA	2,005

<b>SUM INSURED</b>				<b>5,50,000</b>				
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	4,165	NA	NA	NA	NA	NA	NA	NA
18-35	5,375	8,062	9,406	10,750	6,450	7,256	8,062	1,344
36-45	6,387	9,580	11,177	12,774	7,664	8,622	9,580	1,597
46-50	8,343	12,515	14,601	16,687	10,012	11,264	12,515	2,086
51-55	12,979	19,468	22,713	25,958	15,575	17,521	19,468	2,086
56-60	14,833	22,249	25,958	29,666	17,799	20,024	22,249	2,086
61-65	20,395	30,593	35,692	40,790	24,474	27,534	30,593	2,086
66-70	25,958	38,936	45,426	51,915	31,149	35,043	38,936	2,086
71-75	33,374	50,061	58,404	66,748	NA	NA	NA	2,086
76-80	33,374	50,061	58,404	66,748	NA	NA	NA	2,086
>80	33,374	50,061	58,404	66,748	NA	NA	NA	2,086

<b>SUM INSURED</b>				<b>6,00,000</b>				
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	4,309	NA	NA	NA	NA	NA	NA	NA
18-35	5,560	8,340	9,730	11,120	6,672	7,506	8,340	1,390
36-45	6,607	9,911	11,563	13,214	7,929	8,920	9,911	1,652
46-50	8,631	12,947	15,105	17,262	10,357	11,652	12,947	2,158
51-55	13,426	20,139	23,496	26,853	16,112	18,126	20,139	2,158
56-60	15,344	23,017	26,853	30,689	18,413	20,715	23,017	2,158
61-65	21,098	31,648	36,922	42,197	25,318	28,483	31,648	2,158
66-70	26,853	40,279	46,992	53,705	32,223	36,251	40,279	2,158
71-75	34,525	51,787	60,418	69,050	NA	NA	NA	2,158
76-80	34,525	51,787	60,418	69,050	NA	NA	NA	2,158
>80	34,525	51,787	60,418	69,050	NA	NA	NA	2,158

**Gross Premium (Excluding GST)**

		<b>SUM INSURED</b>				<b>6,50,000</b>			
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>	
<b>0-17</b>	4,440	NA	NA	NA	NA	NA	NA	NA	
<b>18-35</b>	5,729	8,594	10,026	11,459	6,875	7,735	8,594	1,432	
<b>36-45</b>	6,808	10,212	11,914	13,616	8,170	9,191	10,212	1,702	
<b>46-50</b>	8,894	13,341	15,564	17,787	10,672	12,007	13,341	2,223	
<b>51-55</b>	13,835	20,752	24,211	27,669	16,602	18,677	20,752	2,223	
<b>56-60</b>	15,811	23,717	27,669	31,622	18,973	21,345	23,717	2,223	
<b>61-65</b>	21,740	32,610	38,045	43,480	26,088	29,349	32,610	2,223	
<b>66-70</b>	27,669	41,504	48,421	55,339	33,203	37,354	41,504	2,223	
<b>71-75</b>	35,575	53,362	62,256	71,150	NA	NA	NA	2,223	
<b>76-80</b>	35,575	53,362	62,256	71,150	NA	NA	NA	2,223	
<b>&gt;80</b>	35,575	53,362	62,256	71,150	NA	NA	NA	2,223	

		<b>SUM INSURED</b>				<b>7,00,000</b>			
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>	
<b>0-17</b>	4,555	NA	NA	NA	NA	NA	NA	NA	
<b>18-35</b>	5,878	8,816	10,286	11,755	7,053	7,935	8,816	1,469	
<b>36-45</b>	6,984	10,476	12,223	13,969	8,381	9,429	10,476	1,746	
<b>46-50</b>	9,124	13,686	15,967	18,248	10,949	12,317	13,686	2,281	
<b>51-55</b>	14,193	21,289	24,837	28,385	17,031	19,160	21,289	2,281	
<b>56-60</b>	16,220	24,330	28,385	32,441	19,464	21,897	24,330	2,281	
<b>61-65</b>	22,303	33,454	39,030	44,606	26,763	30,109	33,454	2,281	
<b>66-70</b>	28,385	42,578	49,675	56,771	34,063	38,320	42,578	2,281	
<b>71-75</b>	36,496	54,743	63,867	72,991	NA	NA	NA	2,281	
<b>76-80</b>	36,496	54,743	63,867	72,991	NA	NA	NA	2,281	
<b>&gt;80</b>	36,496	54,743	63,867	72,991	NA	NA	NA	2,281	

		<b>SUM INSURED</b>				<b>7,50,000</b>			
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>	
<b>0-17</b>	4,668	NA	NA	NA	NA	NA	NA	NA	
<b>18-35</b>	6,024	9,035	10,541	12,047	7,228	8,132	9,035	1,506	
<b>36-45</b>	7,158	10,737	12,526	14,316	8,589	9,663	10,737	1,789	
<b>46-50</b>	9,350	14,026	16,363	18,701	11,221	12,623	14,026	2,338	
<b>51-55</b>	14,545	21,818	25,454	29,090	17,454	19,636	21,818	2,338	
<b>56-60</b>	16,623	24,935	29,090	33,246	19,948	22,441	24,935	2,338	
<b>61-65</b>	22,857	34,285	39,999	45,713	27,428	30,857	34,285	2,338	
<b>66-70</b>	29,090	43,636	50,908	58,181	34,908	39,272	43,636	2,338	
<b>71-75</b>	37,402	56,103	65,453	74,804	NA	NA	NA	2,338	
<b>76-80</b>	37,402	56,103	65,453	74,804	NA	NA	NA	2,338	
<b>&gt;80</b>	37,402	56,103	65,453	74,804	NA	NA	NA	2,338	

**Gross Premium (Excluding GST)**

		<b>SUM INSURED</b>				<b>8,00,000</b>		
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>
<b>0-17</b>	4,781	NA	NA	NA	NA	NA	NA	NA
<b>18-35</b>	6,170	9,254	10,797	12,339	7,403	8,329	9,254	1,542
<b>36-45</b>	7,331	10,997	12,830	14,662	8,797	9,897	10,997	1,833
<b>46-50</b>	9,577	14,366	16,760	19,154	11,492	12,929	14,366	2,394
<b>51-55</b>	14,898	22,346	26,071	29,795	17,877	20,112	22,346	2,394
<b>56-60</b>	17,026	25,539	29,795	34,052	20,431	22,985	25,539	2,394
<b>61-65</b>	23,411	35,116	40,968	46,821	28,093	31,604	35,116	2,394
<b>66-70</b>	29,795	44,693	52,142	59,590	35,754	40,224	44,693	2,394
<b>71-75</b>	38,308	57,462	67,039	76,616	NA	NA	NA	2,394
<b>76-80</b>	38,308	57,462	67,039	76,616	NA	NA	NA	2,394
<b>&gt;80</b>	38,308	57,462	67,039	76,616	NA	NA	NA	2,394

		<b>SUM INSURED</b>				<b>8,50,000</b>		
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>
<b>0-17</b>	4,894	NA	NA	NA	NA	NA	NA	NA
<b>18-35</b>	6,315	9,473	11,052	12,631	7,579	8,526	9,473	1,579
<b>36-45</b>	7,505	11,257	13,133	15,009	9,006	10,131	11,257	1,876
<b>46-50</b>	9,804	14,705	17,156	19,607	11,764	13,235	14,705	2,451
<b>51-55</b>	15,250	22,875	26,688	30,500	18,300	20,588	22,875	2,451
<b>56-60</b>	17,429	26,143	30,500	34,857	20,914	23,529	26,143	2,451
<b>61-65</b>	23,964	35,947	41,938	47,929	28,757	32,352	35,947	2,451
<b>66-70</b>	30,500	45,750	53,375	61,000	36,600	41,175	45,750	2,451
<b>71-75</b>	39,214	58,822	68,625	78,429	NA	NA	NA	2,451
<b>76-80</b>	39,214	58,822	68,625	78,429	NA	NA	NA	2,451
<b>&gt;80</b>	39,214	58,822	68,625	78,429	NA	NA	NA	2,451

		<b>SUM INSURED</b>				<b>9,00,000</b>		
<b>Age-Band</b>	<b>1A</b>	<b>2A</b>	<b>2A 1C</b>	<b>2A 2C</b>	<b>1A 1C</b>	<b>1A 2C</b>	<b>1A 3C</b>	<b>Additional Child</b>
<b>0-17</b>	5,002	NA	NA	NA	NA	NA	NA	NA
<b>18-35</b>	6,454	9,682	11,295	12,909	7,745	8,714	9,682	1,614
<b>36-45</b>	7,670	11,505	13,422	15,340	9,204	10,354	11,505	1,917
<b>46-50</b>	10,019	15,029	17,534	20,039	12,023	13,526	15,029	2,505
<b>51-55</b>	15,586	23,379	27,275	31,171	18,703	21,041	23,379	2,505
<b>56-60</b>	17,812	26,718	31,171	35,624	21,375	24,047	26,718	2,505
<b>61-65</b>	24,492	36,738	42,861	48,984	29,390	33,064	36,738	2,505
<b>66-70</b>	31,171	46,757	54,550	62,343	37,406	42,081	46,757	2,505
<b>71-75</b>	40,078	60,116	70,136	80,155	NA	NA	NA	2,505
<b>76-80</b>	40,078	60,116	70,136	80,155	NA	NA	NA	2,505
<b>&gt;80</b>	40,078	60,116	70,136	80,155	NA	NA	NA	2,505

**Gross Premium (Excluding GST)**

SUM INSURED								9,50,000
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	5,108	NA	NA	NA	NA	NA	NA	NA
18-35	6,591	9,887	11,535	13,182	7,909	8,898	9,887	1,648
36-45	7,832	11,748	13,706	15,664	9,399	10,574	11,748	1,958
46-50	10,232	15,347	17,905	20,463	12,278	13,813	15,347	2,558
51-55	15,916	23,874	27,853	31,832	19,099	21,486	23,874	2,558
56-60	18,189	27,284	31,832	36,379	21,827	24,556	27,284	2,558
61-65	25,010	37,516	43,768	50,021	30,013	33,764	37,516	2,558
66-70	31,832	47,747	55,705	63,663	38,198	42,973	47,747	2,558
71-75	40,926	61,389	71,621	81,853	NA	NA	NA	2,558
76-80	40,926	61,389	71,621	81,853	NA	NA	NA	2,558
>80	40,926	61,389	71,621	81,853	NA	NA	NA	2,558

SUM INSURED								10,00,000
Age-Band	1A	2A	2A 1C	2A 2C	1A 1C	1A 2C	1A 3C	Additional Child
0-17	5,207	NA	NA	NA	NA	NA	NA	NA
18-35	6,719	10,078	11,758	13,437	8,062	9,070	10,078	1,680
36-45	7,984	11,975	13,971	15,967	9,580	10,778	11,975	1,996
46-50	10,429	15,644	18,251	20,859	12,515	14,080	15,644	2,607
51-55	16,223	24,335	28,391	32,447	19,468	21,902	24,335	2,607
56-60	18,541	27,812	32,447	37,082	22,249	25,030	27,812	2,607
61-65	25,494	38,241	44,615	50,988	30,593	34,417	38,241	2,607
66-70	32,447	48,670	56,782	64,894	38,936	43,803	48,670	2,607
71-75	41,717	62,576	73,006	83,435	NA	NA	NA	2,607
76-80	41,717	62,576	73,006	83,435	NA	NA	NA	2,607
>80	41,717	62,576	73,006	83,435	NA	NA	NA	2,607

**Discounts**

- i. **Family Discount:** A discount of 10% shall be offered if 2 or more of any of eligible family members are covered under an Individual Sum Insured policy with the Company.
- ii. **Online Policy Discount:** A discount of 5% shall be offered for all policies purchased online.
- iii. **Employee Discount:** A discount of 10% will be offered to Employees of HDFC and ERGO Group companies in case the policies are bought through direct channels of the Company.
- iv. **Loyalty Discount:** If an insured has existing active policies with the Company, a discount of Rs 250 on current product premium to be offered.
- v. **Rural Discount:** A discount of 15% will be offered in respect of policies sourced from Rural Sector.

The total discount offered under Employee discount, Online discount, Family discount, Loyalty discount and Rural discount shall not exceed 20%.

**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 Rs. 10 Lakhs

IRDAI Regulation no. 5 - This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation

DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED'S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

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