

# HDFC Ergo – Health Suraksha Silver Plan – One Pager

## A. Salient Features

1. Good combination of cheapest plan and best brand
2. No limit on room rent
3. No copay in the entire lifetime of the insured members
4. Pre-policy medical test required after 45 years of age
5. For individual, sum assured starts from 5 lacs, for family cover sum assured starts from 3 lacs

## B. Policy Criteria

Criteria	Description
Type of cover	Individual and family floater
Entry age	From 91 days to no age limit. For child below 5 years, both parents must be covered
Sum assured	3 / 4 / 5 / 7 / 10 lacs
Policy tenure	1 year, 2 years, 3 years
Pre-policy medical test	Above 45 years of age

## C. Policy benefits

Features	Description
Room rent limit	Actual for all cover
Pre-hospitalization	Up to 60 days Prior to hospitalization
Post Hospitalization	Up to 90 days post hospitalization
Pre-existing diseases	Covered after 4 years of continuous insurance
Renewal	Lifelong renewal offered. A grace period of 30 days allowed for renewal
No claim bonus	5% increase in sum assured on every claim free year. Maximum 50% of sum assured
	In event of claim, bonus sum assured reduced by 5%
Health Check up	After 4 consecutive claim free years. 1% of sum assured subject to maximum INR5,000
Co-pay	No copayment in the entire lifetime of members
Non- allopathic Treatment (Inpatient)	Ayurveda, Unani, Sidha, or Homeopathy covered up to full sum assured
Ambulance charges	Actual costs
Day care Procedures	144 day care treatments are allowed
Organ donor expenses	Actual medical cost for organ donor's treatment
Domiciliary treatment	Actual medical cost for treatment at home which otherwise requires hospitalization

## D. Exclusions

Exclusion	Description
Pre-existing diseases	Covered after 4 years
Initial waiting period	30 days only for disease related hospitalization. Accident related cover starts from Day 1
Specific illness waiting period	2 years for cataract, gall bladder, uterine prolapse, joint diseases (other than caused by accident), joint replacement (other than caused by accident), kidney stone, fistula, fissure, ulcers, sinus, hernia