

**HD  
FC  
ERGO**

*Take it easy!*



**CRITICAL  
ILLNESS** PLATINUM

**Fight back critical illnesses**

Life is very uncertain. Insure it with a Critical Illness Insurance plan that equips you manage financial crisis in those difficult times

**Critical Illness** cannot stop with those who believe in #BeingReady

## PRODUCT HIGHLIGHTS



Offers Lump Sum Benefit on first diagnosis any of 15 critical Illnesses



Sum Insured available from ₹100,000 to ₹50,00,000



Lifetime renewal



Entry age 5 years to 65 years



Option to choose survival period of 15 days/ 30 days



Tax Benefit under section 80D  
(Subject to change in Tax Laws)

## WHAT IS COVERED

Pays a lump sum, upto the Sum Insured on first diagnosis of any one of the following Critical Illnesses, after a 30 Day survival period from the date of the first diagnosis.

### CRITICAL ILLNESS COVERED

Heart Attack (Myocardial Infarction)	Primary Pulmonary Arterial Hypertension
Coronary Artery Bypass Surgery	Aorta Graft Surgery
Stroke	Heart Valve Replacement
Cancer	Benign Brain Tumor
Kidney Failure	Parkinson's Disease
Major Organ Transplantation	Alzheimer's Disease
Multiple Sclerosis	End Stage Liver Disease
Paralysis	

Pre-Policy Check may be required depending on the age and sum insured at the company specified centre at your own cost.

*\*If pre-policy check up would be conducted in our empanelled diagnostic centre, 50% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.*

## WHAT IS NOT COVERED

- A waiting period of 90 days (unless the Insured has been insured under this policy continuously and without any break in the previous policy year)
- War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapon/materials, chemical & biological weapons, radiation of any kind
- Committing or attempting to commit a criminal or unlawful act, or intentional self-injury or attempted suicide while being sane

or insane

- Participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing
- Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies
- Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, Tuberculosis.
- Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital internal and external diseases, defects or anomalies.
- Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule.

For a complete list of exclusions, kindly refer to our policy wordings.

#### ANTI - REBATING 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.

#### PREMIUM DETAILS

*All premium are Excluding GST*

Age Group	Sum Insured-5 Lakhs		Sum Insured-10 Lakhs	
	1 Year	2 Year	1 Year	2 Year
05-17	550	1090	1100	2180
18-25	1150	2275	2300	4550
26-30	1750	3465	3500	6930
31-35	2000	3960	4000	7920
36-40	3500	6930	7000	13860
41-45	4750	9405	9500	18810
46-50	7625	15100	15250	30200
51-55	12875	25495	25750	50990
56-60	20000	39600	40000	79200
61-65	34000	67320	68000	134640
66-70	58000	114840	116000	229680
>70	127750	252945	255500	505890

Age Group	Sum Insured-2.5 Lakhs		Sum Insured-7.5 Lakhs	
	1 Year	2 Year	1 Year	2 Year
05-17	275	545	825	1635
18-25	575	1138	1725	3413
26-30	875	1733	2625	5198
31-35	1000	1980	3000	5940
36-40	1750	3465	5250	10395
41-45	2375	4703	7125	14108
46-50	3813	7550	11438	22650
51-55	6438	12748	19313	38243
56-60	10000	19800	30000	59400
61-65	17000	33660	51000	100980
66-70	29000	57420	75983	172260
>70	63875	126473	191625	379418

## CLAIM PROCESS

In case of an Insured event giving rise to a claim under the Policy, the insured should immediately intimate the company on the below mentioned contact details.

Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234

Email: [healthclaims@hdfcergo.com](mailto:healthclaims@hdfcergo.com)

Address: HDFC ERGO General Insurance Co. Ltd. Stellar IT Park Tower - 1, 5<sup>th</sup> Floor, C - 25, Sector - 62, Noida - 201 301, Uttar Pradesh

All Conversations may be recorded by the Company and shall form a part of the records and be considered by the Company in evaluating a claim made under the policy

On receipt of the intimation to the company and receipt of final documents the claims will be considered by the Company

## HDFC ERGO General Insurance Company Limited



1800 2666 400



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