

**HD
FC
ERGO**
HEALTH



**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



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 Illness after a 30 or 15 days survival period from the date of the first diagnosis

CRITICAL ILLNESS COVERED

Myocardial Infarction (First Heart Attack- Of Specified Severity)	Primary (Idiopathic) Pulmonary Hypertension
Open Chest CABG	Benign Brain Tumour
Stroke Resulting in Permanent Symptoms	Parkinson's Disease
Cancer of specified severity	Alzheimer's Disease
Kidney Failure Requiring Regular Dialysis	End Stage Liver Failure
Major Organ Transplantation	Open Heart Replacement or Repair of Heart Valves
Multiple Sclerosis With Persisting Symptoms	
Permanent Paralysis Of Limbs	
Surgery of Aorta	

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

- Waiting period of first 90 days will apply to all claims unless the Insured Person has been insured under this policy continuously and without any break in the previous Policy Year. 48 months waiting period for all Pre-existing Conditions declared and/or accepted at the time of application.
- War or any act of war, invasion, act of foreign enemy, (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 weapons/materials, chemical and biological weapons, radiation of any kind

- Insured Person committing or attempting any breach of the law with criminal intent or Arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide
- Insured Person's participation or involvement in Adventure Sports
- Involvement in naval, military or air force operations.
- The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances including all forms of narcotic drugs and alcohol unless prescribed by Medical Practitioner
- Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
- Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital external defects or anomalies

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

ANTI - REBATING WARNING

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 Ten Lakh

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

Annual Premium mentioned is for 30 days survival period

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

Address: HDFC ERGO General Insurance Co. Ltd. Stellar IT Park Tower - 1, 5th 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 (Buy)



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HDFC ERGO Mobile App

Minimum & Maximum sum insured available under the product is Rs. 100,000 to Rs. 50,00,000. 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 Ltd and ERGO International AG and used by the Company under license. UIN: Critical Illness Insurance - HDFHLIP21464V022021. UID No. 6416