

**Suitability:**

- a) This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted to 65 years. The Minimum entry age for adult dependent is 18 years and maximum entry age is 65 years.
- b) Children between 91 days and 5 years can be insured provided either parent is getting insured under this policy.
- c) There is no maximum cover ceasing age on renewals.
- d) The policy will be issued for a period of 1 or 2 year(s) period, the sum insured & benefits will applicable on policy year basis.
- e) This policy can be issued to an individual and/or family. A maximum of 6 members can be added in a single policy, whether on an individual or family floater basis.
- f) The policy offers option of covering on individual sum insured basis and on family floater basis.
- g) The family includes following relationships spouse, dependent children and dependent parents and dependent in laws.
- h) In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of self, spouse, father, father in law, mother or mother in law .
- i) In a family floater the age of the eldest member will be considered while computing premium for the family.
- j) In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of self, spouse, father, father in law, mother or mother in law.
- k) The Sum Insured of the dependent insured members should be equal to or less than the sum insured of the primary insured member. In case where two or more children are covered, the sum insured for all the children must be same. Sum insured of dependent parents must be the same.

**Note:**

- i. **Dependents** means only the family members listed below:
  - i. Your legally married spouse as long as she continues to be married to you;
  - ii. Your children aged between 91 days and 25 years if they are unmarried
  - iii. Your natural parents or parents that have legally adopted you, provided that the parent was below 65 years at his initial participation in the Optima Restore policy.
  - iv. You're Parent -in-law as long as your spouse continues to be married to you and were below 65 years at his initial participation in the Optima Restore policy.
  - v. All dependent parents must be financially dependent on you.

**Dependent Child** means a child (natural or legally adopted), who is unmarried, aged between 91 days and 25 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.

**Salient Features & Benefits:**

| We will cover the Medical Expenses for:   | In addition to the waiting periods and general exclusions, we will also not cover expenses  |
|---|---|
| a. In-Patient Treatment. This includes <ul style="list-style-type: none"> <li>• Hospital room rent or boarding;</li> <li>• Nursing;</li> <li>• Intensive Care Unit</li> <li>• Medical Practitioners (Fees)</li> <li>• Anaesthesia</li> <li>• Blood</li> <li>• Oxygen</li> <li>• Operation theatre</li> <li>• Surgical appliances;</li> <li>• Medicines, drugs &amp; consumables;</li> <li>• Diagnostic procedures.</li> </ul> | If as per any or all of the Medical references herein below containing guidelines and protocols for Evidence Based Medicines, the Hospitalisation for treatment under claim is not necessary or the stay at the hospital is found unduly long: <ul style="list-style-type: none"> <li>• Medical text books,</li> <li>• Standard treatment guidelines as stated in clinical establishment act of Government of India,</li> <li>• World Health Organisation (WHO) protocols,</li> <li>• Published guidelines by healthcare providers,</li> <li>• Guidelines set by medical societies like cardiological society of India, neurological society of India etc.</li> </ul> |
| b. Pre-Hospitalisation expenses for consultations, investigations and medicines incurred upto 60 days before the date of admission to the hospital (In-patient or Day Care).  | 1. Claims which have NOT been admitted under 1 a) and 1d)<br>2. Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.  |
| c. Post-Hospitalisation expenses for consultations, investigations and medicines incurred upto 180 days after discharge from the Hospital.  | 1. Claims which have NOT been admitted under 1 a) and 1d)<br>2. Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.  |

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| <p>d. Day Care Procedures<br/>Medical treatment or surgical procedure which is undertaken under general or local anaesthesia, which require admission in a Hospital/Day Care Centre for stay less than 24 hours. Treatment normally taken on out-patient basis is not included in the scope of this definition.<br/>Indicative list of Day Care Procedures</p> <ul style="list-style-type: none"> <li>• Cancer Chemotherapy</li> <li>• Liver biopsy</li> <li>• Coronary angiography</li> <li>• Haemodialysis</li> <li>• Operation of cataract</li> <li>• Nasal sinus aspiration</li> </ul>   | <p>i) Treatment that can be and is usually taken on an out-patient basis is not covered.<br/>ii) Treatment NOT taken at a Hospital or Day-care centre.</p>   |
| <p>e. Domiciliary Treatment<br/>Medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:</p> <ol style="list-style-type: none"> <li>1. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital or,</li> <li>2. The patient takes treatment at home on account of non availability of room in a Hospital.</li> </ol> <p>Pre Hospitalisation expenses for consultations, investigations and medicines incurred</p>  | <ol style="list-style-type: none"> <li>1. Treatment of less than 3 days (Coverage will be provided for expenses incurred in first three days only if treatment period is greater than three days).</li> <li>2. Post-Hospitalisation expenses.</li> </ol>   |
| <p>f. Organ Donor<br/>Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient.<br/>IMPORTANT: Expenses incurred by an insured person while donating an organ is NOT covered.</p>  | <ol style="list-style-type: none"> <li>1. Claims which have NOT been admitted under 1a) for insured member.</li> <li>2. Admission not compliant under the Transplantation of Human Organs Act, 1994 (as amended).</li> <li>3. The organ donor's Pre and Post-Hospitalisation expenses.</li> </ol>  |
| <p>g. Ambulance Cover<br/>Expenses incurred on transportation of Insured Person to a Hospital for treatment in case of an Emergency, subject to Rs. 2000 per Hospitalisation.</p>  | <ol style="list-style-type: none"> <li>1. Claims which have NOT been admitted under Section 1a) and Section 1d).</li> <li>2. Healthcare or ambulance service provider not registered with road traffic authority.</li> </ol>   |
| <p>h. Daily Cash for choosing shared Accommodation<br/>Daily cash amount will be payable per day as mentioned in schedule of benefits if the Insured Person is hospitalised in Shared Accommodation in a Network Hospital for each continuous and completed period of 24 hours if the Hospitalisation exceeds 48 hours.</p>  | <ol style="list-style-type: none"> <li>1. Daily Cash Benefit for time spent by the Insured Person in an intensive care unit</li> <li>2. Claims which have NOT been admitted under 1a).</li> </ol>  |
| <p>i. E-Opinion in respect of a Critical Illness<br/>We shall arrange and pay for a second opinion from Our panel of medical Practitioners, if:</p> <ul style="list-style-type: none"> <li>• The Insured Person suffers a Critical Illness during the Policy Period; and</li> <li>• He requests an E-opinion; and</li> </ul> <p>The Insured Person can choose one of Our panel Medical Practitioners. The opinion will be directly sent to the Insured Person by the Medical Practitioner.</p> <p>"Critical Illness" includes Cancer of Specified Severity, Open Chest CABG, Myocardial Infarction (First Heart Attack of specific severity), Kidney Failure requiring regular dialysis, Major Organ/Bone Marrow Transplant, Multiple Sclerosis with Persisting Symptoms, Permanent Paralysis of Limbs and Stroke resulting in permanent symptoms.</p> | <ol style="list-style-type: none"> <li>1. More than one claim for this benefit in a Policy Year.</li> <li>2. Any other liability due to any errors or omission or representation or consequences of any action taken in reliance of the E-opinion provided by the Medical Practitioner.</li> </ol> |

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| <p>j. Emergency Air Ambulance Cover</p> <p>We will pay for ambulance transportation in an airplane or helicopter subject to maximum limit prescribed in j (1), for emergency life threatening health conditions which require immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot provide subject to:</p> <ul style="list-style-type: none"> <li>• Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency;</li> <li>• The Medical Evacuation been prescribed by a Medical Practitioner and is Medically Necessary;</li> <li>• The insured person is in India and the treatment is required in India only and not overseas in any condition whatsoever; and</li> <li>• The air ambulance provider being registered in India.</li> </ul> <p>J(i) The amount payable in case of Air ambulance facility shall be either the actual expenses or Rs. 2.5 Lacs per hospitalisation, whichever is lower; upto basic sum insured limit for a year.</p> | <ol style="list-style-type: none"> <li>1. Claims which have NOT been admitted under 1 a) and 1d).</li> <li>2. Expenses incurred in return transportation to the insured's home by air ambulance is excluded.</li> </ol> |
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**Section II. Restore Benefits.**

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| <p>2. Instant addition of 100% Basic Sum Insured on complete or partial utilization of Your existing Policy Sum Insured and Multiplier Benefit (if applicable) during the Policy Year. The Total amount (Basic sum insured, Multiplier benefit and Restore sum insured) will be available to all Insured Persons for all claims under In-patient Benefit during the current Policy Year and subject to the condition that single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Multiplier Benefit (if applicable).</p> <p>Conditions for Restore benefit:</p> <ol style="list-style-type: none"> <li>a. The Sum Insured will be restored only once in a Policy Year.</li> <li>b. If the Restored Sum Insured is not utilized in a Policy Year, it will expire.</li> </ol> <p>In case of a Family Floater Policy, Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy.</p> |  |
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Please note the below example to understand the working of the "Restore Benefit"

For policy period 1st Jan 2016 to 31st Dec 2016

| Details  |   | Case A   | Case B   | Case C  | Case D   |
|--|---|----------|----------|---|----------|
| Sum Insured at beginning of policy year (Rs)   |   | 3,00,000 | 3,00,000 | 3,00,000  | 3,00,000 |
| Multiplier benefit (if any, please refer to section on "Renewal incentives")                         |   | None     | None     | 3,00,000  | 3,00,000 |
|  |   |          |          | Assuming the policy has had 2 claim free years enabling the insured person to be eligible to receive a multiplier benefit of 100% of SI |          |
| Total eligible Sum Insured limit applicable for the year   |   | 3,00,000 | 3,00,000 | 6,00,000  | 6,00,000 |
| Event 1:   | Individual undergoes a inpatient hospitalisation on 1st June 2016 |          |          |   |          |
|  | Eligible claim amount (Rs)  | 2,00,000 | 3,00,000 | 3,00,000  | 6,00,000 |
|  | Restore benefit triggered   | Yes      | Yes      | Yes   | Yes      |
|  | Additional Restore Sum Insured triggered (Rs)                     | 3,00,000 | 3,00,000 | 3,00,000  | 3,00,000 |
| Sum Insured applicable for the remainder of the policy year (Rs) i.e. 2nd June 2016 to 31st Dec 2016 |   | 4,00,000 | 3,00,000 | 6,00,000  | 3,00,000 |
| Sum Insured at renewal in the next policy year (Rs.)   |   | 3,00,000 | 3,00,000 | 3,00,000 (Multiplier benefit will reduce by 50% of basic Sum Insured due to claim made in previous year)                                | 3,00,000 |

**Basic Sum Insured:** Rs. 3Lacs; 5 Lacs; 10 Lacs; 15 Lacs; 20 Lacs; 25 Lacs; 50 Lacs on individual as well as on family floater basis.

**Policy Period:**

- The policy will be issued for 1 year and 2 years period, the sum insured & benefits will be applicable on Policy Year basis.

**Payment Facility :**

- Online
- Cheque/ Cash/ Credit Card Payment
- Electronic Clearing System

**Renewal Incentives :**

**Multiplier Benefit:**

- If no claim has been made in respect of inpatient benefits under this policy and the policy is renewed with us without any break, we will apply a bonus to the next policy year by automatically increasing the Sum Insured for the next Policy Year by 50% of the Basic Sum Insured for this Policy Year. The maximum bonus will not exceed 100% of the Basic Sum Insured in any Policy Year.
- In Family Floater policy,
  - The multiplier benefit shall be available on floater basis and accrue only if no claims have been made in respect of any Insured Person during the expiring Policy Year.
  - Accrued Multiplier benefit is available to all insured persons under the policy
- If a Multiplier benefit has been applied and a claim is made in any Policy Year, then in the subsequent Policy Year We will automatically decrease the accrued multiplier benefit at the same rate at which it is accrued. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy, and only the accrued multiplier bonus will be decreased.
- If the Insured Persons in the expiring policy are covered on individual basis and thus have accumulated the multiplier bonus for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the multiplier bonus to be carried forward for credit in the Policy would be the least multiplier bonus amongst all the Insured Persons.
- Portability benefit will be offered to the extent of sum of previous sum insured and accrued multiplier bonus, portability benefit shall not apply to any other additional increased Sum Insured.
- In policies with a two year Policy Period, the application of above guidelines of Multiplier Benefit shall be post completion of each policy year.

**Health checkup**

This benefit is effective only if mentioned in the Schedule of Benefits.

If You have maintained an Optima Restore Policy with Us for the period of time mentioned in the schedule of benefits without any break, then at the end of each block of continuous years (as mentioned in the schedule of benefits) We will pay upto the amount mentioned in the Schedule of Benefits towards the cost of a preventive health check-up for those Insured Persons who were insured for the number of previous Policy Years mentioned in the Schedule.

| Plan/SI                 | 3 Lacs         | 5 Lacs   | 10 Lacs   | 15 Lacs   | 20/25/50 Lacs  |
|-------------------------|----------------|--|---|---|--|
| Individual (Per Person) | Not Applicable | Upto a maximum of Rs.1,500 per insured person, only once at the end of a block of every continuous two year policy | Upto a maximum of Rs.2,000 per insured person at the end of each year at renewal. | Upto a maximum of Rs.4,000 per insured person, at the end of each year at renewal | Upto Maximum of Rs. 5000 per Insured   |
| Floater (Per Policy)    | Not Applicable | Upto a maximum of Rs.2,500 per policy, only once at the end of a block of every continuous two Policy Years.       | Upto a maximum of Rs.5,000 per policy at the end of each year at renewal          | Upto a maximum of Rs.8,000 per policy, at the end of each year at renewal.        | Upto a Maximum of Rs. 10,000 per policy, at the end of each year at renewal. |

In case of family floater policy, if any of the members have made a claim under this Policy, the health check-up benefit will not be offered to the whole family.

**Note:** Preventive Health Check-up means a package of medical test(s) undertaken for general assessment of health status, it does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

**Portability:**

If you are insured continuously and without interruption under a health insurance plan issued by an Indian non-life insurer and you want to shift to us on renewal, Optima Restore policy offers you transfer of accrued benefits and make due allowances for waiting periods etc. If the Insured person transfers from any other insurer and enhances coverage, then the portability benefits will be offered only in respect to the previous sum insured.

The application for portability should be received by us at least 45 days before the policy renewal date of the existing policy.

**Free Look Period:**

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If you have any objections to any of the terms and conditions, you have the option of canceling the Policy stating the reasons for cancellation and you shall be refunded the premium paid by you after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel your Policy only if you have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

**Exclusions :**

**A. Waiting Period**

All Illnesses and treatments shall be covered subject to the waiting periods specified below:

- i) We are not liable for any claim arising due to condition for which appearance of signs/symptoms, consultation, investigation, treatment or admission started within 30 days from Policy Commencement Date, except for the claims arising due to an Accident.
- ii) A waiting period of 24 months from the first policy commencement date will be applicable to the medical and surgical treatment of illnesses / diagnoses or surgical procedures mentioned in the following table. However this waiting period will not be applicable where the underlying cause is cancer(s).

| Organ / Organ System  | Illness / diagnoses (irrespective of treatments medical or surgical)  | Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)   |
|---|---|--|
| Ear, Nose, Throat (ENT)   | <ul style="list-style-type: none"> <li>• Sinusitis</li> <li>• Rhinitis</li> <li>• Tonsillitis</li> </ul>  | <ul style="list-style-type: none"> <li>• Adenoidectomy</li> <li>• Mastoidectomy</li> <li>• Tonsillectomy</li> <li>• Tympanoplasty</li> <li>• Surgery for Nasal septum deviation</li> <li>• Surgery for Turbinate hypertrophy</li> <li>• Nasal concha resection</li> <li>• Nasal polypectomy</li> </ul> |
| Gynaecological  | <ul style="list-style-type: none"> <li>• Cysts, polyps including breast lumps</li> <li>• Polycystic ovarian diseases</li> <li>• Fibromyoma</li> <li>• Adenomyosis</li> <li>• Endometriosis</li> <li>• Prolapsed Uterus</li> </ul>   | <ul style="list-style-type: none"> <li>• Hysterectomy</li> </ul>   |
| Orthopaedic   | <ul style="list-style-type: none"> <li>• Non infective arthritis</li> <li>• Gout and Rheumatism</li> <li>• Osteoporosis</li> <li>• Ligament, Tendon and Meniscal tear</li> <li>• Prolapsed inter vertebral disk</li> </ul>  | <ul style="list-style-type: none"> <li>• Joint replacement surgeries</li> </ul>  |
| Gastrointestinal  | <ul style="list-style-type: none"> <li>• Cholelithiasis</li> <li>• Cholecystitis</li> <li>• Pancreatitis</li> <li>• Fissure/fistula in anus, Haemorrhoids, Pilonidal sinus</li> <li>• Gastro Esophageal Reflux Disorder (GERD), Ulcer and erosion of stomach and duodenum</li> <li>• Cirrhosis (However Alcoholic cirrhosis is permanently excluded)</li> <li>• Perineal and Perianal Abscess</li> <li>• Rectal Prolapse</li> </ul> | <ul style="list-style-type: none"> <li>• Cholecystectomy</li> <li>• Surgery of hernia</li> </ul>   |
| Urogenital  | <ul style="list-style-type: none"> <li>• Calculus diseases of Urogenital system including Kidney, ureter, bladder stones</li> <li>• Benign Hyperplasia of prostate</li> <li>• Varicocele</li> </ul>   | <ul style="list-style-type: none"> <li>• Surgery on prostate</li> <li>• Surgery for Hydrocele/ Rectocele</li> </ul>  |
| Eye   | <ul style="list-style-type: none"> <li>• Cataract</li> <li>• Retinal detachment</li> <li>• Glaucoma</li> </ul>  | Nil  |
| Others  | Nil   | <ul style="list-style-type: none"> <li>• Surgery of varicose veins and varicose ulcers</li> </ul>  |
| General (Applicable to all organ systems/organs whether or not described above) | <ul style="list-style-type: none"> <li>• Benign tumors of Non infectious etiologye.eg. cysts, nodules, polyps, lump, growth, etc</li> </ul>   | <ul style="list-style-type: none"> <li>• NIL</li> </ul>  |

- iii) 36 months waiting period from policy Commencement Date for all Pre-existing Conditions declared and/or accepted at the time of application.

**PI Note:**

Coverage under the policy for any past illness/condition or surgery is subject to the same being declared at the time of application and accepted by Us without any exclusion.

**B. Reduction in waiting periods**

- 1) If the proposed Insured Person is presently covered and has been continuously covered without any lapses under:
  - (a) any health insurance plan with an Indian non-life insurer as per guidelines on portability , OR
  - (b) any other similar health insurance plan from Us,

Then:

- (a) The waiting periods specified above stand deleted; AND:
  - (b) The waiting periods specified above shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy; AND
  - (c) If the proposed Sum Insured for a proposed Insured Person is more than the Sum Insured applicable under the previous health insurance policy, then the reduced waiting period shall only apply to the extent of the Sum Insured and any other accrued sum insured under the previous health insurance policy.
- 2) The reduction in the waiting period specified above shall be applied subject to the following:
    - a) We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian insurance company (if applicable);
    - b) We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if you have submitted to us all documentation and information.
    - c) We will retain the right to underwrite the proposal.
    - d) We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver

**C. General exclusions**

We will not pay for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to:

**Non Medical Exclusions**

- i) **War or similar situations:** Treatment directly or indirectly arising from or consequent upon 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 weapons/materials, chemical and biological weapons, radiation of any kind.
- ii) Any Insured Person committing or attempting to commit a breach of law with criminal intent.
- iii) Intentional self-injury or attempted suicide while sane or insane.
- iv) **Dangerous acts (including sports):** An Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing in a professional or semi-professional nature.

**Medical Exclusions**

- v) Treatment of illness or injury as a consequence of the use of alcohol, tobacco, narcotic or psychotropic substances
- vi) Prosthetic and other devices which are self detachable /removable without surgery involving anaesthesia .
- vii) Treatment availed outside India
- viii) Treatment at a healthcare facility which is NOT a Hospital.
- ix) Treatment of obesity and any weight control program.
- x) Treatment for correction of eye sight due to refractive error
- xi) Cosmetic, aesthetic and re-shaping treatments and surgeries:
  - a. Plastic surgery or cosmetic surgery or treatments to change appearance unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
  - b. Circumcisions (unless necessitated by illness or injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
- xii) Types of treatment, defined illnesses/ conditions/ supplies:
  - a. Non allopathic treatment.
  - b. Conditions for which treatment could have been done on an outpatient basis without any Hospitalisation.
  - c. Charges related to peritoneal dialysis, including supplies.
  - d. Admission primarily for administration of monoclonal antibodies or IV immunoglobulin infusion.
  - e. Experimental, investigational or unproven treatment devices and pharmacological regimens.

- f. Admission primarily for diagnostic and evaluation purposes only
  - g. Any diagnostic expenses which is not related and not incidental to any illness which is not covered in this Policy
  - h. Convalescence, rest cure, sanatorium treatment, rehabilitation measures, respite care, long-term nursing care, custodial care, safe confinement, de-addiction, general debility or exhaustion ("run-down condition").
  - i. Preventive care, vaccination including inoculation and immunisations (except in case of post-bite treatment);
  - j. Admission for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements
  - k. Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
  - l. Psychiatric, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease,
  - m. Sleep-apnoea.
  - n. Congenital external diseases, defects or anomalies.
  - o. Stem cell therapy or surgery, or growth hormone therapy.
  - p. Venereal disease, sexually transmitted disease or illness;
  - q. "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.
  - r. Any expense attributable directly or indirectly to pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or child birth (including caesarean section), except in the case of ectopic pregnancy in relation to a claim under 1a) for In-patient Treatment only.
  - s. Treatment for sterility, infertility (primary or secondary), assisted conception or other related conditions and complications arising out of the same.
  - t. Birth control, and similar procedures including complications arising out of the same.
  - u. The expense incurred by the insured on organ donation.
  - v. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.
  - w. Dental treatment and surgery of any kind, unless requiring Hospitalisation.
- xiii) Any non-medical expenses mentioned in Annexure I.
- xiv) Healthcare providers (Hospitals /Medical Practitioners)
- a. Any Medical Expenses incurred using facility of any Medical Practitioners or institution that we have told you (in writing) is not to be used at the time of renewal or at any specific time during the policy period.
  - b. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
  - c. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- xv) Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. Drugs or treatments which are not supported by a prescription.
- xvi) Any specific time bound or lifetime exclusion(s) applied by us and specified in the Schedule and accepted by the insured.
- xvii) Admission for administration of Intra-articular or Intra-lesional injections, Monoclonal antibodies like Rituximab/Infliximab/Trastuzumab, etc (Trade name Remicade, Rituxan, Herceptin, etc), Supplementary medications like Zoledronic acid (Trade name Zometa, Reclast, etc) or IV immunoglobulin infusion

#### **Claim Procedure:**

HDFC ERGO Health Insurance Ltd. will process all claims under this policy.

**Intimation & Assistance** - Please contact HDFC ERGO Health Insurance Ltd. at least 7 days prior to an event which might give rise to a claim. For any emergency situations, kindly contact HDFC ERGO Health Insurance Ltd. within 24 hours of the event.

#### **Procedure for Reimbursement of Medical Expenses**

- HDFC ERGO Health Insurance Ltd. must be informed no later than 7 days of completion of such treatment, consultation or procedure using the Claim Intimation Form.
- Please send the duly signed claim form and all the information/documents mentioned therein to HDFC ERGO Health Insurance Ltd. 15 days of the occurrence of the Incident. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.  
\* Please refer to claim form for complete documentation.
- If there is any deficiency in the documents/information submitted by you, HDFC ERGO Health Insurance Ltd. will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, HDFC ERGO Health Insurance Ltd. will send admissible amount, along with a settlement statement within 30 days.
- The payment will be made in the name of the Policyholder.

Note: Payment will only be made for items covered under your policy and upto the limits therein.

**Procedure to avail Cashless facility -**

- For any emergency Hospitalization, HDFC ERGO Health Insurance Ltd. must be informed no later than 24 hours after hospitalization.
- For any planned hospitalization, kindly seek cashless authorization from HDFC ERGO Health Insurance Ltd. at least 48 hours prior to the hospitalization.
- HDFC ERGO Health Insurance Ltd. will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents.
- Please pay the non-medical and expenses not covered to the hospital prior to the discharge.
- In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours.

**Note:**

- Insured person is entitled for cashless coverage only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website or the list provided along with Policy kit or call us on our toll free number at 1800-102-0333.
- Rejection of cashless facility in no way indicates rejection of the claim.

**Terms of Renewal:**

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in a dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the Policy poses a moral hazard then the Policy shall be cancelled ab-initio from the inception date or the renewal date (as the case may be), or We may modify the Policy In case a claim is made under such Policy, it shall be rejected/repudiated and all benefits payable under such Policy shall be forfeited with respect to such claim.
- **Grace Period** - Grace Period of 30 days for renewing the policy is provided under this policy.
- **Maximum Age** - There is no maximum cover ceasing age on renewal in this policy
- **Waiting Period** - The waiting periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your Optima Restore policy
- Renewal premium are subject to change with prior approval from IRDA. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance
- In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar indemnity health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as Multiplier Benefit, waiver of waiting period etc. provided the policy has been maintained without a break.
- **Basic Sum Insured Enhancement** - Basic sum insured can be enhanced only at the time of renewal subject to the underwriting norms and acceptability criteria of the policy. If the insured enhances the basic sum insured one grid up, no fresh medicals shall be required. In cases where the basic sum insured enhanced is more than one grid up, the case may be subject to medicals. In case of enhancement in the basic sum insured waiting period will apply afresh in relation to the amount by which the basic sum insured has been enhanced. However the quantum of increase shall be at the discretion of the company
- Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as Multiplier Benefit, waiver of waiting period etc. provided the policy has been maintained without a break.

**Tax Benefit:**

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

**Requirement**

Completed proposal form

**Discounts**

- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.
- Family Discount of 10% if 2 or more family members are covered under Optima Restore Individual Sum Insured Plan.

- **Stay Active**

We will offer a discount at each renewal if the insured member achieves the average step count target on the mobile application provided by Us in the specified time interval (calculated from the policy risk start date) as per the grid below. In an individual policy, the average step count would be calculated per adult member and in a floater policy it would be an average of all adult members covered. Dependent children covered either in individual or floater plan will not be considered for calculation of average steps.

This discount will be accrued at defined time intervals as given in table below. The discount will be cumulated and offered as discount on the renewal premium.

In individual policies the discount percentage (%) would be applied on premium applicable per insured member (Dependent Children are not eligible for this stay active discount in an individual policy) and in a floater policy it would be applied on premium applicable on policy.

The discount grid would be as per the table mentioned in the next page:

### 1 Year Policy

| Time Interval (calculated from policy risk start date) |  |             |              |              |   |
|--|--|-------------|--------------|--------------|---|
| Average Step Target                                    | Risk start date or date of download of mobile application -90 days | 91-180 days | 181-270 days | 271-300 days | Maximum Discount at the end of the year |
| 5000 or below  | 0%   | 0%          | 0%           | 0%           | 0%                                      |
| 5001 to 8000   | 0.5%   | 0.5%        | 0.5%         | 0.5%         | 2%                                      |
| 8001 to 10000  | 1.25%  | 1.25%       | 1.25%        | 1.25%        | 5%                                      |
| Above 10000  | 2%   | 2%          | 2%           | 2%           | 8%                                      |

### 2 Year Policy

| Time Interval (calculated from policy risk start date) |   |              |              |              |              |              |              |              |                                    |
|--|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------------|
| Average Step target                                    | Risk start date or date of download of mobile application - 90 days | 91 -180 days | 181-270 days | 271-360 days | 361-450 days | 451-540 days | 541-630 days | 631-660 days | Max Discount at the end of 2 years |
| 5000 or below  | 0%  | 0%           | 0%           | 0%           | 0%           | 0%           | 0%           | 0%           | 0%                                 |
| 5001 to 8000   | 0.25%   | 0.25%        | 0.25%        | 0.25%        | 0.25%        | 0.25%        | 0.25%        | 0.25%        | 2%                                 |
| 8001 to 10000  | 0.625%  | 0.625%       | 0.625%       | 0.625%       | 0.625%       | 0.625%       | 0.625%       | 0.625%       | 5%                                 |
| Above 10000  | 1%  | 1%           | 1%           | 1%           | 1%           | 1%           | 1%           | 1%           | 8%                                 |

The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application.

We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation.

### Illustration

| Policy start date                              | 1st Jan 2016   |                  |                   |                |
|--|--|------------------|-------------------|----------------|
| Policy Tenure                                  | 1 year   |                  |                   |                |
| Time Interval                                  |  |                  |                   |                |
|  | Risk start date or date of download of mobile application -90 days | 91 days-180 days | 181 days-270 days | 271 - 300 days |
| Average steps taken in the defined time period | 8500   | 10000            | 5001              | 7500           |
| Discount % Applicable                          | 1.25%  | 1.25%            | 0.5%              | 0.5%           |

**Total discount applicable on renewal premium = 3.5%**

### Loadings

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of enhancement in sum insured (for the enhanced Sum Insured).

For Example: Consider a male aged 35 who is undergoing treatment for hypertension.

| Age | Hypertension | Treatment | Systolic | Diastolic | loading |
|-----|--------------|-----------|----------|-----------|---------|
| 35  | Yes          | Yes       | 110-145  | 70-95     | 10%     |
| 35  | Yes          | Yes       | 146-160  | 70-95     | 20%     |
| 35  | Yes          | Yes       | 110-140  | 96-105    | 20%     |
| 35  | Yes          | Yes       | >160     | Any       | Reject  |
| 35  | Yes          | Yes       | Any      | >105      | Reject  |

Please note that this example is for enumerative purposes only, the decisions may vary based on age, co morbidities etc.

- We will inform you about the applicable risk loading or exclusion or both as the case may be through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 7 days of the receipt of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 7 days, we shall cancel your application and refund the premium paid within next 7 days.
- The application of loading does not mean that the illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Section 3 A i), ii) & iii) of the policy wordings or specifically mentioned on the Policy Schedule shall be applied on illness/condition, as applicable.
- Please note that we will issue Policy only after getting your consent and additional premium, if any.

- We will not apply any additional loading on your policy premium at renewal based on claim experience.
- Please visit our nearest branch to refer our underwriting guidelines, if required.

#### Termination (other than Free Look Period)

- You may terminate this Policy at any time by giving us written notice, and the Policy shall terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium in accordance with the table below:

| 1 Year Policy                  |                   | 2 Year Policy                  |                   |
|--------------------------------|-------------------|--------------------------------|-------------------|
| Length of time Policy in force | Refund of premium | Length of time Policy in force | Refund of premium |
| Upto 1 Month                   | 75.00%            | Upto 1 Month                   | 87.50%            |
| Upto 3 Months                  | 50.00%            | Upto 3 Months                  | 75.00%            |
| Upto 6 Months                  | 25.00%            | Upto 6 Months                  | 62.50%            |
| Exceeding 6 Months             | Nil               | Upto 12 Months                 | 48.00%            |
|                                |                   | Upto 15 Months                 | 25.00%            |
|                                |                   | Upto 18 Months                 | 12.00%            |
|                                |                   | Exceeding 18 Months            | Nil               |

- We shall terminate this Policy for the reasons as specified under aforesaid section Non Disclosure or Misrepresentation & section Dishonest or Fraudulent Claims of this Policy and such termination of the Policy shall be ab initio from the inception date or the renewal date (as the case may be), upon 30 day notice, by sending an endorsement to Your address shown in the Schedule, without refunding the Premium amount.

#### Renewability

- There shall be no cover ceasing age on renewal.

#### Schedule of Benefits

#### Optima Restore Individual

| Basic Sum Insured per Insured Person per Policy Year (Rs. in Lakh) | 3.00                               | 5.00                               | 10.00  | 15.00   | 20.00,25.00,50.00   |
|--|------------------------------------|------------------------------------|--|---|---|
| 1a) In-patient Treatment   | Covered upto sum insured           | Covered upto sum insured           | Covered upto sum insured   | Covered upto sum insured  | Covered upto sum insured  |
| 1b) Pre-Hospitalization  | Covered, upto 60 Days              | Covered, upto 60 Days              | Covered, upto 60 Days  | Covered, upto 60 Days   | Covered, upto 60 Days   |
| 1c) Post-Hospitalization   | Covered, upto 180 Days             | Covered, upto 180 Days             | Covered, upto 180 Days   | Covered, upto 180 Days  | Covered, upto 180 Days  |
| 1d) Day Care Procedures  | Covered upto sum insured           | Covered upto sum insured           | Covered upto sum insured   | Covered upto sum insured  | Covered upto sum insured  |
| 1e) Domiciliary Treatment  | Covered upto sum insured           | Covered upto sum insured           | Covered upto sum insured   | Covered upto sum insured  | Covered upto sum insured  |
| 1f) Organ Donor  | Covered upto sum insured           | Covered upto sum insured           | Covered upto sum insured   | Covered upto sum insured  | Covered upto sum insured  |
| 1g) Emergency Ambulance  | Upto Rs.2,000 per Hospitalization  | Upto Rs.2,000 per Hospitalization  | Upto Rs.2,000 per Hospitalization  | Upto Rs.2,000 per Hospitalization   | Upto Rs.2,000 per Hospitalization   |
| 1h) Daily Cash for choosing Shared Accommodation                   | Rs.800 per day, Maximum Rs.4,800   | Rs.800 per day, Maximum Rs.4,800   | Rs.800 per day, Maximum Rs.4,800   | Rs.800 per day, Maximum Rs.4,800  | Rs.1000 per day, Maximum Rs.6,000   |
| 1i) E-Opinion in respect of a Critical Illness                     | Covered                            | Covered                            | Covered  | Covered   | Covered   |
| 1j) Emergency Air Ambulance Cover                                  | Not Covered                        | Not Covered                        | Covered upto Rs 2.5 Lacs per hospitalization and maximum upto sum insured in an year | Covered upto Rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year | Covered upto Rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year |
| 2) Restore Benefit   | Equal to 100% of Basic Sum Insured | Equal to 100% of Basic Sum Insured | Equal to 100% of Basic Sum Insured   | Equal to 100% of Basic Sum Insured  | Equal to 100% of Basic Sum Insured  |

|                                |  |  |  |  |  |
|--------------------------------|--|--|--|--|--|
| 3) Health Checkup (per person) | Not Applicable   | Upto Rs. 1500  | Upto Rs. 2000  | Upto Rs. 4000  | Upto Rs. 5000  |
| 4) Multiplier Benefit          | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal |

### Optima Restore Family

| Basic Sum Insured per Policy per Policy Year (Rs. in Lakh) | 3.00   | 5.00   | 10.00  | 15.00  | 20.00,25.00,50.00  |
|--|--|--|--|--|--|
| 1a) In-patient Treatment                                   | Covered upto sum insured   |
| 1b) Pre-Hospitalization                                    | Covered, upto 60 Days  |
| 1c) Post-Hospitalization                                   | Covered, upto 180 Days   |
| 1d) Day Care Procedures                                    | Covered upto sum insured   |
| 1e) Domiciliary Treatment                                  | Covered upto sum insured   |
| 1f) Organ Donor  | Covered upto sum insured   |
| 1g) Emergency Ambulance                                    | Upto Rs.2,000 per Hospitalization  |
| 1h) Daily Cash for choosing Shared Accommodation           | Rs.800 per day, Maximum Rs.4,800   | Rs.1000 per day, Maximum Rs.6,000  |
| 1i) E-Opinion in respect of a Critical Illness             | Covered  | Covered  | Covered  | Covered  | Covered  |
| 1j) Emergency Air Ambulance Cover                          | Not Covered  | Not Covered  | Covered upto Rs 2.5 Lacs per hospitalization and maximum upto sum insured in an year   | Covered upto Rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year  | Covered upto Rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year  |
| 2) Restore Benefit   | Equal to 100% of Basic Sum Insured   |
| 3) Health Checkup (per policy)                             | Not Applicable   | Upto Rs 2500   | Upto Rs. 5000  | Upto Rs. 8000  | Upto Rs. 10,000  |
| 4) Multiplier Benefit                                      | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal | Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal |

### Premium rates

- The premium under individual coverage will be charged on the completed age of the individual insured member and for family floater coverage the premium will be considered on the completed age of the eldest insured member.
- The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.
- Premium rates are subject to change with prior approval from IRDA.
- The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of all Dependent Parents and Dependent Parent in law must be same.
- The premium will be computed basis the city of residence provided by the insured person in the application form. The premium that would be applicable zone wise and the cities defined in each zone are as under:
  - o Delhi NCR/Mumbai MMR- Delhi, Gurgaon, Noida, Faridabad, Ghaziabad, Greater Noida, Mumbai, Navi Mumbai, Thane, Kalyan, Dombivali, Bhayandar, Ulhasnagar, Bhiwandi, Vasai, Virar
  - o Rest of India- All other cities

PI Note. Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

### Gross Premium Tables (Exclusive of Taxes) - Rest Of India

#### Individual Sum Insured

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A      | 1A      | 1A        | 1A        | 1A        | 1A        | 1A        |
| 0-17      | 4,285   | 5,436   | 6,267     | 7,511     | 9,056     | 9,828     | 12,636    |
| 18-35     | 5,119   | 6,495   | 8,650     | 10,368    | 12,500    | 13,566    | 17,442    |
| 36-45     | 5,793   | 7,350   | 9,984     | 11,967    | 14,427    | 15,658    | 20,131    |
| 46-50     | 8,474   | 10,751  | 14,855    | 17,805    | 21,466    | 23,296    | 29,952    |
| 51-55     | 10,714  | 13,594  | 19,030    | 22,809    | 27,499    | 29,844    | 38,370    |
| 56-60     | 13,832  | 17,549  | 24,955    | 29,911    | 36,061    | 39,136    | 50,318    |
| 61-65     | 19,208  | 24,370  | 35,201    | 42,192    | 50,867    | 55,204    | 70,977    |
| 66-70     | 26,504  | 33,627  | 48,920    | 58,636    | 70,692    | 76,721    | 98,641    |
| 71-75     | 32,020  | 40,625  | 59,689    | 71,544    | 86,254    | 93,609    | 120,354   |
| 76-80     | 38,424  | 48,750  | 72,419    | 86,802    | 104,649   | 113,572   | 146,021   |
| > 80      | 44,187  | 56,063  | 84,988    | 101,867   | 122,812   | 133,284   | 171,366   |

#### Family Floater Sum Insured

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 1C | 1A + 1C | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   |
| 18-35     | 6,604   | 8,378   | 10,822    | 12,971    | 15,638    | 16,971    | 21,820    |
| 36-45     | 7,158   | 9,081   | 11,980    | 14,359    | 17,312    | 18,788    | 24,156    |
| 46-50     | 9,959   | 12,635  | 17,026    | 20,407    | 24,603    | 26,701    | 34,330    |
| 51-55     | 12,319  | 15,630  | 21,376    | 25,622    | 30,890    | 33,524    | 43,102    |
| 56-60     | 15,467  | 19,623  | 27,346    | 32,777    | 39,516    | 42,886    | 55,139    |
| 61-65     | 20,843  | 26,444  | 37,591    | 45,057    | 54,321    | 58,953    | 75,797    |
| 66-70     | 28,139  | 35,701  | 51,311    | 61,502    | 74,147    | 80,470    | 103,461   |
| 71-75     | 33,655  | 42,699  | 62,080    | 74,410    | 89,709    | 97,358    | 125,175   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 1C | 1A + 1C | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   |
| 76-80     | 40,058  | 50,824  | 74,810    | 89,667    | 108,103   | 117,321   | 150,842   |
| > 80      | 45,822  | 58,137  | 87,379    | 104,733   | 126,267   | 137,034   | 176,186   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 2C | 1A + 2C | 1A + 2C   | 1A + 2C   | 1A + 2C   | 1A + 2C   | 1A + 2C   |
| 18-35     | 8,513   | 10,800  | 13,613    | 16,317    | 19,672    | 21,350    | 27,449    |
| 36-45     | 8,912   | 11,308  | 14,546    | 17,435    | 21,020    | 22,812    | 29,330    |
| 46-50     | 11,868  | 15,057  | 19,818    | 23,754    | 28,638    | 31,080    | 39,959    |
| 51-55     | 14,382  | 18,247  | 24,394    | 29,239    | 35,250    | 38,256    | 49,186    |
| 56-60     | 17,568  | 22,290  | 30,420    | 36,461    | 43,958    | 47,706    | 61,337    |
| 61-65     | 22,945  | 29,111  | 40,665    | 48,741    | 58,763    | 63,774    | 81,995    |
| 66-70     | 30,240  | 38,368  | 54,385    | 65,186    | 78,589    | 85,290    | 109,659   |
| 71-75     | 35,756  | 45,366  | 65,154    | 78,094    | 94,150    | 102,179   | 131,373   |
| 76-80     | 42,160  | 53,491  | 77,883    | 93,351    | 112,545   | 122,142   | 157,040   |
| > 80      | 47,924  | 60,803  | 90,453    | 108,417   | 130,709   | 141,854   | 182,384   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 3C | 1A + 3C | 1A + 3C   | 1A + 3C   | 1A + 3C   | 1A + 3C   | 1A + 3C   |
| 18-35     | 9,573   | 12,146  | 15,164    | 18,176    | 21,913    | 23,782    | 30,577    |
| 36-45     | 9,887   | 12,544  | 15,972    | 19,144    | 23,080    | 25,048    | 32,205    |
| 46-50     | 12,928  | 16,403  | 21,369    | 25,613    | 30,879    | 33,512    | 43,087    |
| 51-55     | 15,528  | 19,702  | 26,070    | 31,248    | 37,673    | 40,885    | 52,566    |
| 56-60     | 18,736  | 23,771  | 32,127    | 38,508    | 46,426    | 50,384    | 64,780    |
| 61-65     | 24,112  | 30,592  | 42,373    | 50,788    | 61,231    | 66,452    | 85,438    |
| 66-70     | 31,408  | 39,849  | 56,093    | 67,233    | 81,057    | 87,968    | 113,102   |
| 71-75     | 36,924  | 46,847  | 66,861    | 80,141    | 96,618    | 104,857   | 134,816   |
| 76-80     | 43,328  | 54,972  | 79,591    | 95,398    | 115,013   | 124,820   | 160,483   |
| > 80      | 49,091  | 62,285  | 92,160    | 110,464   | 133,176   | 144,532   | 185,827   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A      | 2A      | 2A        | 2A        | 2A        | 2A        | 2A        |
| 18-35     | 7,167   | 9,093   | 12,110    | 14,516    | 17,500    | 18,992    | 24,419    |
| 36-45     | 8,555   | 10,854  | 14,709    | 17,631    | 21,256    | 23,068    | 29,659    |
| 46-50     | 12,171  | 15,441  | 21,304    | 25,535    | 30,785    | 33,410    | 42,956    |
| 51-55     | 15,343  | 19,467  | 27,197    | 32,598    | 39,300    | 42,651    | 54,838    |
| 56-60     | 19,567  | 24,825  | 35,194    | 42,184    | 50,857    | 55,193    | 70,963    |
| 61-65     | 26,350  | 33,432  | 48,110    | 57,665    | 69,522    | 75,450    | 97,007    |
| 66-70     | 36,300  | 46,056  | 66,868    | 80,149    | 96,628    | 104,867   | 134,830   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A      | 2A      | 2A        | 2A        | 2A        | 2A        | 2A        |
| 71-75     | 45,094  | 57,213  | 83,854    | 100,508   | 121,174   | 131,506   | 169,080   |
| 76-80     | 54,523  | 69,175  | 102,460   | 122,809   | 148,059   | 160,684   | 206,594   |
| > 80      | 63,335  | 80,357  | 121,182   | 145,249   | 175,113   | 190,045   | 244,344   |

**Family Floater Sum Insured**

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 1C | 2A + 1C | 2A + 1C   | 2A + 1C   | 2A + 1C   | 2A + 1C   | 2A + 1C   |
| 18-35     | 8,651   | 10,976  | 14,282    | 17,118    | 20,638    | 22,398    | 28,797    |
| 36-45     | 9,920   | 12,585  | 16,705    | 20,023    | 24,140    | 26,198    | 33,683    |
| 46-50     | 13,655  | 17,325  | 23,475    | 28,138    | 33,923    | 36,816    | 47,335    |
| 51-55     | 16,948  | 21,503  | 29,543    | 35,411    | 42,692    | 46,332    | 59,570    |
| 56-60     | 21,201  | 26,899  | 37,585    | 45,049    | 54,312    | 58,943    | 75,784    |
| 61-65     | 27,985  | 35,506  | 50,501    | 60,531    | 72,976    | 79,199    | 101,827   |
| 66-70     | 37,935  | 48,130  | 69,259    | 83,014    | 100,083   | 108,617   | 139,650   |
| 71-75     | 46,729  | 59,287  | 86,245    | 103,374   | 124,628   | 135,256   | 173,900   |
| 76-80     | 56,157  | 71,249  | 104,850   | 125,674   | 151,514   | 164,433   | 211,414   |
| > 80      | 64,970  | 82,431  | 123,572   | 148,115   | 178,568   | 193,795   | 249,165   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 2C | 2A + 2C | 2A + 2C   | 2A + 2C   | 2A + 2C   | 2A + 2C   | 2A + 2C   |
| 18-35     | 10,560  | 13,398  | 17,074    | 20,465    | 24,672    | 26,776    | 34,426    |
| 36-45     | 11,674  | 14,812  | 19,271    | 23,099    | 27,848    | 30,223    | 38,858    |
| 46-50     | 15,564  | 19,747  | 26,267    | 31,484    | 37,957    | 41,194    | 52,964    |
| 51-55     | 19,011  | 24,120  | 32,561    | 39,027    | 47,052    | 51,064    | 65,654    |
| 56-60     | 23,303  | 29,566  | 40,658    | 48,733    | 58,753    | 63,763    | 81,981    |
| 61-65     | 30,086  | 38,172  | 53,575    | 64,215    | 77,418    | 84,019    | 108,025   |
| 66-70     | 40,037  | 50,796  | 72,333    | 86,698    | 104,524   | 113,437   | 145,848   |
| 71-75     | 48,830  | 61,953  | 89,319    | 107,058   | 129,070   | 140,076   | 180,098   |
| 76-80     | 58,259  | 73,916  | 107,924   | 129,358   | 155,955   | 169,254   | 217,612   |
| > 80      | 67,072  | 85,097  | 126,646   | 151,799   | 183,010   | 198,615   | 255,362   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 3C | 2A + 3C | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   |
| 18-35     | 12,893  | 16,358  | 20,486    | 24,554    | 29,603    | 32,127    | 41,306    |
| 36-45     | 13,819  | 17,533  | 22,408    | 26,858    | 32,380    | 35,142    | 45,182    |
| 46-50     | 17,897  | 22,707  | 29,679    | 35,574    | 42,888    | 46,545    | 59,844    |
| 51-55     | 21,533  | 27,320  | 36,249    | 43,448    | 52,381    | 56,848    | 73,090    |
| 56-60     | 25,872  | 32,825  | 44,415    | 53,236    | 64,182    | 69,655    | 89,556    |
| 61-65     | 32,655  | 41,431  | 57,332    | 68,718    | 82,847    | 89,911    | 115,600   |

| SI in INR          | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|--------------------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group          | 2A + 3C | 2A + 3C | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   |
| 66-70              | 42,605  | 54,056  | 76,090    | 91,201    | 109,953   | 119,329   | 153,423   |
| 71-75              | 51,399  | 65,213  | 93,076    | 111,561   | 134,499   | 145,968   | 187,673   |
| 76-80              | 60,828  | 77,175  | 111,681   | 133,861   | 161,384   | 175,146   | 225,187   |
| > 80               | 69,640  | 88,356  | 130,403   | 156,302   | 188,439   | 204,507   | 262,937   |
| <b>Addl. Child</b> | 1,950   | 2,474   | 2,851     | 3,418     | 4,120     | 4,472     | 5,749     |

**Gross Premium Tables (Exclusive of Taxes) - (National capital region & Mumbai metropolitan region)**

**Individual Sum Insured**

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A      | 1A      | 1A        | 1A        | 1A        | 1A        | 1A        |
| 0-17      | 4,928   | 5,980   | 6,768     | 8,112     | 9,509     | 10,319    | 13,268    |
| 18-35     | 5,887   | 7,145   | 9,342     | 11,197    | 13,125    | 14,244    | 18,314    |
| 36-45     | 6,662   | 8,085   | 10,783    | 12,924    | 15,148    | 16,441    | 21,138    |
| 46-50     | 9,745   | 11,826  | 16,043    | 19,229    | 22,539    | 24,461    | 31,450    |
| 51-55     | 12,321  | 14,953  | 20,552    | 24,634    | 28,874    | 31,336    | 40,289    |
| 56-60     | 15,907  | 19,304  | 26,951    | 32,304    | 37,864    | 41,093    | 52,834    |
| 61-65     | 22,089  | 26,807  | 38,017    | 45,567    | 53,410    | 57,964    | 74,526    |
| 66-70     | 30,480  | 36,990  | 52,834    | 63,327    | 74,227    | 80,557    | 103,573   |
| 71-75     | 36,823  | 44,688  | 64,464    | 77,268    | 90,567    | 98,289    | 126,372   |
| 76-80     | 44,188  | 53,625  | 78,213    | 93,746    | 109,881   | 119,251   | 153,322   |
| > 80      | 50,815  | 61,669  | 91,787    | 110,016   | 128,953   | 139,948   | 179,934   |

**Family Floater Sum Insured**

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 1C | 1A + 1C | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   | 1A + 1C   |
| 18-35     | 7,595   | 9,216   | 11,688    | 14,009    | 16,420    | 17,820    | 22,911    |
| 36-45     | 8,232   | 9,989   | 12,938    | 15,508    | 18,178    | 19,727    | 25,364    |
| 46-50     | 11,453  | 13,899  | 18,388    | 22,040    | 25,833    | 28,036    | 36,047    |
| 51-55     | 14,167  | 17,193  | 23,086    | 27,672    | 32,435    | 35,200    | 45,257    |
| 56-60     | 17,787  | 21,585  | 29,534    | 35,399    | 41,492    | 45,030    | 57,896    |
| 61-65     | 23,969  | 29,088  | 40,598    | 48,662    | 57,037    | 61,901    | 79,587    |
| 66-70     | 32,360  | 39,271  | 55,416    | 66,422    | 77,854    | 84,494    | 108,634   |
| 71-75     | 38,703  | 46,969  | 67,046    | 80,363    | 94,194    | 102,226   | 131,434   |
| 76-80     | 46,067  | 55,906  | 80,795    | 96,840    | 113,508   | 123,187   | 158,384   |
| > 80      | 52,695  | 63,951  | 94,369    | 113,112   | 132,580   | 143,886   | 184,995   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 2C | 1A + 2C | 1A + 2C   | 1A + 2C   | 1A + 2C   | 1A + 2C   | 1A + 2C   |
| 18-35     | 9,790   | 11,880  | 14,702    | 17,622    | 20,656    | 22,418    | 28,821    |
| 36-45     | 10,249  | 12,439  | 15,710    | 18,830    | 22,071    | 23,953    | 30,797    |
| 46-50     | 13,648  | 16,563  | 21,403    | 25,654    | 30,070    | 32,634    | 41,957    |
| 51-55     | 16,539  | 20,072  | 26,346    | 31,578    | 37,013    | 40,169    | 51,645    |
| 56-60     | 20,203  | 24,519  | 32,854    | 39,378    | 46,156    | 50,091    | 64,404    |
| 61-65     | 26,387  | 32,022  | 43,918    | 52,640    | 61,701    | 66,963    | 86,095    |
| 66-70     | 34,776  | 42,205  | 58,736    | 70,401    | 82,518    | 89,555    | 115,142   |
| 71-75     | 41,119  | 49,903  | 70,366    | 84,342    | 98,858    | 107,288   | 137,942   |
| 76-80     | 48,484  | 58,840  | 84,114    | 100,819   | 118,172   | 128,249   | 164,892   |
| > 80      | 55,113  | 66,883  | 97,689    | 117,090   | 137,244   | 148,947   | 191,503   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 1A + 3C | 1A + 3C | 1A + 3C   | 1A + 3C   | 1A + 3C   | 1A + 3C   | 1A + 3C   |
| 18-35     | 11,009  | 13,361  | 16,377    | 19,630    | 23,009    | 24,971    | 32,106    |
| 36-45     | 11,370  | 13,798  | 17,250    | 20,676    | 24,234    | 26,300    | 33,815    |
| 46-50     | 14,867  | 18,043  | 23,079    | 27,662    | 32,423    | 35,188    | 45,241    |
| 51-55     | 17,857  | 21,672  | 28,156    | 33,748    | 39,557    | 42,929    | 55,194    |
| 56-60     | 21,546  | 26,148  | 34,697    | 41,589    | 48,747    | 52,903    | 68,019    |
| 61-65     | 27,729  | 33,651  | 45,763    | 54,851    | 64,293    | 69,775    | 89,710    |
| 66-70     | 36,119  | 43,834  | 60,580    | 72,612    | 85,110    | 92,366    | 118,757   |
| 71-75     | 42,463  | 51,532  | 72,210    | 86,552    | 101,449   | 110,100   | 141,557   |
| 76-80     | 49,827  | 60,469  | 85,958    | 103,030   | 120,764   | 131,061   | 168,507   |
| > 80      | 56,455  | 68,514  | 99,533    | 119,301   | 139,835   | 151,759   | 195,118   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A      | 2A      | 2A        | 2A        | 2A        | 2A        | 2A        |
| 18-35     | 8,242   | 10,002  | 13,079    | 15,677    | 18,375    | 19,942    | 25,640    |
| 36-45     | 9,838   | 11,939  | 15,886    | 19,041    | 22,319    | 24,221    | 31,142    |
| 46-50     | 13,997  | 16,985  | 23,008    | 27,578    | 32,324    | 35,081    | 45,104    |
| 51-55     | 17,644  | 21,414  | 29,373    | 35,206    | 41,265    | 44,784    | 57,580    |
| 56-60     | 22,502  | 27,308  | 38,010    | 45,559    | 53,400    | 57,953    | 74,511    |
| 61-65     | 30,303  | 36,775  | 51,959    | 62,278    | 72,998    | 79,223    | 101,857   |
| 66-70     | 41,745  | 50,662  | 72,217    | 86,561    | 101,459   | 110,110   | 141,572   |
| 71-75     | 51,858  | 62,934  | 90,562    | 108,549   | 127,233   | 138,081   | 177,534   |
| 76-80     | 62,701  | 76,093  | 110,657   | 132,634   | 155,462   | 168,718   | 216,924   |
| > 80      | 72,835  | 88,393  | 130,877   | 156,869   | 183,869   | 199,547   | 256,561   |

**Family Floater Sum Insured**

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 1C | 2A + 1C | 2A + 1C   | 2A + 1C   | 2A + 1C   | 2A + 1C   | 2A + 1C   |
| 18-35     | 9,949   | 12,074  | 15,425    | 18,487    | 21,670    | 23,518    | 30,237    |
| 36-45     | 11,408  | 13,844  | 18,041    | 21,625    | 25,347    | 27,508    | 35,367    |
| 46-50     | 15,703  | 19,058  | 25,353    | 30,389    | 35,619    | 38,657    | 49,702    |
| 51-55     | 19,490  | 23,653  | 31,906    | 38,244    | 44,827    | 48,649    | 62,549    |
| 56-60     | 24,381  | 29,589  | 40,592    | 48,653    | 57,028    | 61,890    | 79,573    |
| 61-65     | 32,183  | 39,057  | 54,541    | 65,373    | 76,625    | 83,159    | 106,918   |
| 66-70     | 43,625  | 52,943  | 74,800    | 89,655    | 105,087   | 114,048   | 146,633   |
| 71-75     | 53,738  | 65,216  | 93,145    | 111,644   | 130,859   | 142,019   | 182,595   |
| 76-80     | 64,581  | 78,374  | 113,238   | 135,728   | 159,090   | 172,655   | 221,985   |
| > 80      | 74,716  | 90,674  | 133,458   | 159,964   | 187,496   | 203,485   | 261,623   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 2C | 2A + 2C | 2A + 2C   | 2A + 2C   | 2A + 2C   | 2A + 2C   | 2A + 2C   |
| 18-35     | 12,144  | 14,738  | 18,440    | 22,102    | 25,906    | 28,115    | 36,147    |
| 36-45     | 13,425  | 16,293  | 20,813    | 24,947    | 29,240    | 31,734    | 40,801    |
| 46-50     | 17,899  | 21,722  | 28,368    | 34,003    | 39,855    | 43,254    | 55,612    |
| 51-55     | 21,863  | 26,532  | 35,166    | 42,149    | 49,405    | 53,617    | 68,937    |
| 56-60     | 26,798  | 32,523  | 43,911    | 52,632    | 61,691    | 66,951    | 86,080    |
| 61-65     | 34,599  | 41,989  | 57,861    | 69,352    | 81,289    | 88,220    | 113,426   |
| 66-70     | 46,043  | 55,876  | 78,120    | 93,634    | 109,750   | 119,109   | 153,140   |
| 71-75     | 56,155  | 68,148  | 96,465    | 115,623   | 135,524   | 147,080   | 189,103   |
| 76-80     | 66,998  | 81,308  | 116,558   | 139,707   | 163,753   | 177,717   | 228,493   |
| > 80      | 77,133  | 93,607  | 136,778   | 163,943   | 192,161   | 208,546   | 268,130   |

| SI in INR | 300,000 | 500,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 50,00,000 |
|-----------|---------|---------|-----------|-----------|-----------|-----------|-----------|
| Age Group | 2A + 3C | 2A + 3C | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   | 2A + 3C   |
| 18-35     | 14,827  | 17,994  | 22,125    | 26,518    | 31,083    | 33,733    | 43,371    |
| 36-45     | 15,892  | 19,286  | 24,201    | 29,007    | 33,999    | 36,899    | 47,441    |
| 46-50     | 20,582  | 24,978  | 32,053    | 38,420    | 45,032    | 48,872    | 62,836    |
| 51-55     | 24,763  | 30,052  | 39,149    | 46,924    | 55,000    | 59,690    | 76,745    |
| 56-60     | 29,753  | 36,108  | 47,968    | 57,495    | 67,391    | 73,138    | 94,034    |
| 61-65     | 37,553  | 45,574  | 61,919    | 74,215    | 86,989    | 94,407    | 121,380   |
| 66-70     | 48,996  | 59,462  | 82,177    | 98,497    | 115,451   | 125,295   | 161,094   |
| 71-75     | 59,109  | 71,734  | 100,522   | 120,486   | 141,224   | 153,266   | 197,057   |
| 76-80     | 69,952  | 84,893  | 120,615   | 144,570   | 169,453   | 183,903   | 236,446   |
| > 80      | 80,086  | 97,192  | 140,835   | 168,806   | 197,861   | 214,732   | 276,084   |

|                    |       |       |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|-------|-------|
| <b>Addl. Child</b> | 2,243 | 2,721 | 3,079 | 3,691 | 4,326 | 4,696 | 6,036 |
|--------------------|-------|-------|-------|-------|-------|-------|-------|

- **2 Year Premium Calculation**

7.5% Discount on premium if Insured Person is paying premium of 2 years in advance

**Example**

1. Proposed Insured Age 33 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac  
Calculation –  $5887 \times 2 \times 92.5\% = \text{Rs. } 10890.95/-$  plus taxes.
2. Proposed Insured Age 35 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac  
Calculation –  $(5887+6662) \times 92.5\% = \text{Rs. } 11607.83/-$  plus taxes.

**Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):**

1. 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 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 prospectuses or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

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

**Disclaimer**

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

**Annexure I**

**List of excluded expenses (non-medical) under indemnity policy are uploaded on our website.**

**Please login to <http://www.hdfcergohealth.com/download-forms/List-of-Non-Medical-Expenses.pdf>**

We would be happy to assist you. For any help contact us at: E-mail: [customerservice@hdfcergohealth.com](mailto:customerservice@hdfcergohealth.com) Toll Free: 1800-102-0333