

**HD  
FC  
ERGO**

*Take it easy!*



**CRITICAL  
ILLNESS** SILVER

**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 8 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)
Open Chest CABG
Stroke Resulting in Permanent Symptoms
Cancer of specified severity
Kidney Failure Requiring Regular Dialysis
Major Organ Transplantation
Multiple Sclerosis With Persisting Symptoms
Permanent Paralysis Of Limbs

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	450	890	900	1780
18-25	1000	1980	2000	3960
26-30	1250	2475	2500	4950
31-35	1500	2970	3000	5940
36-40	2500	4950	5000	9900
41-45	3750	7425	7500	14850
46-50	6125	12130	12250	24260
51-55	10500	20790	21000	41580
56-60	16000	31680	32000	63360
61-65	27000	53460	54000	106920
66-70	46000	91080	92000	182160
>70	101500	200970	203000	401940

Age Group	Sum Insured-2.5 Lakhs		Sum Insured-7.5 Lakhs	
	1 Year	2 Year	1 Year	2 Year
05-17	225	445	675	1335
18-25	500	990	1500	2970
26-30	625	1238	1875	3713
31-35	750	1485	2250	4455
36-40	1250	2475	3750	7425
41-45	1875	3713	5625	11138
46-50	3063	6065	9188	18195
51-55	5250	10395	15750	31185
56-60	8000	15840	24000	47520
61-65	13500	26730	40500	80190
66-70	23000	45540	69000	136620
>70	50750	100485	152250	301455

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](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

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## HDFC ERGO General Insurance Company Limited



022 6242 6242 (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. 7403.