



Health Assured. Pride Secured.

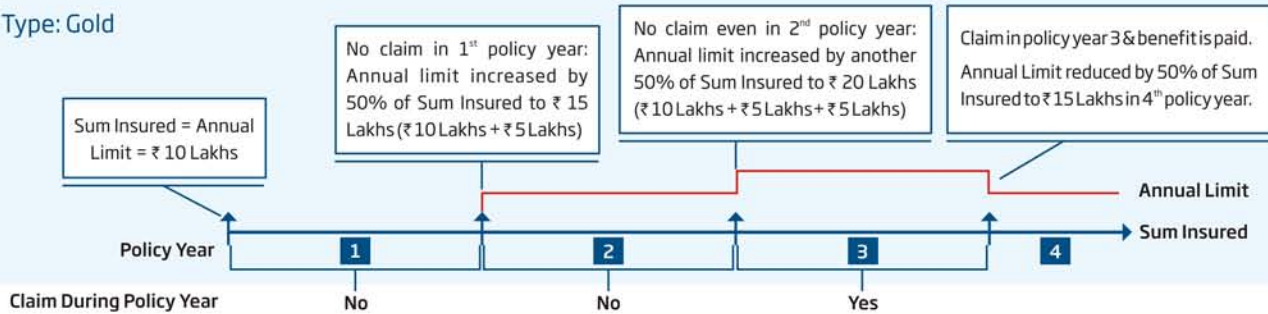


HDFC LIFE HEALTH ASSURE PLAN

Comprehensive Pure Protection Mediclaim Plan

See how this plan works

Plan Type: Gold



KEY FEATURES



MULTIPLIER BENEFIT

- Annual Limit increases by 50% of Sum Insured after one claim free year and 100% after 2 consecutive claim free years
- No extra premium for increased cover due to multiplier benefit



PREMIUM GUARANTEE

- Premium guaranteed for 3 years policy term, during which no change in premium due to increase in age of lives insured and even in case of claims
- Premium reviewed at the end of policy term and new premium based on the attained age of lives insured and the then prevailing premium rate table



RENEWABILITY FOR LIFETIME

- Assurance that the cover will not stop in old age¹
- No need of fresh medical underwriting at each renewal if policy is continued without break



COVERAGE FOR ALL YOUR LOVED ONES

- Cover your spouse, children, both parents and parents-in-law with family floater plan type



COMPREHENSIVE COVERAGE

- Inpatient Hospitalisation Benefit
- Pre and Post Hospitalisation Benefit
- Emergency Ambulance Benefit
- Wellness Benefit (Gold Plan Only)
- Day Care Benefit
- Donor Expense Benefit
- Hospital Cash Benefit (Gold Plan Only)
- Maternity Benefit (Family Floater Gold Plan only)

Notes: There is no benefit on maturity. This product does not offer any benefit on death.

¹ Subject to continuity of policy with no break in cover, at the then prevailing premium rates and the then prevailing product terms and conditions.

Please read the product brochure for details of what is covered, exclusions, terms & conditions.

COMPREHENSIVE BENEFITS AND PLAN OPTIONS

Plan Options			Silver	Gold
Plan types	Individual	Min/Max Sum Insured	₹ 3 Lakh	₹ 5 Lakh
	Family Floater	Min Sum Insured	₹ 3 Lakh	₹ 7 Lakh
		Max Sum Insured	₹ 5 Lakh	₹ 10 Lakh

WHAT IS COVERED?

Plan Options		Silver	Gold
Inpatient Hospitalisation Benefit (IHB)	Reimbursement of expenses incurred in the hospital where duration of stay is more than 24 hours	✓	✓
Day Care Benefit	200 Day Care Procedures covered. - Does not require 24 hours hospitalisation - Covers new day care procedures, subject to preauthorisation by us	✓	✓
Pre and Post Hospitalisation Benefit	- Reimbursement of expenses incurred 30 days before admission and 60 days from discharge - Also available for Day Care procedures	✓	✓
Donor Expense Benefit	- Reimbursement of expenses of harvesting of the organ and treatment of the donor - Life Insured must be the recipient of the organ	✓	✓
Emergency Ambulance Benefit	Reimbursement of emergency ambulance charges up to ₹ 2,000 per life insured per policy year	✓	✓
Wellness Benefit	Health check up vouchers worth ₹ 500, ₹ 700 or ₹ 1,000 for every life insured provided in 2 nd year of every 3 year policy term	✗	✓
Hospital Cash Benefit	- Fixed Daily Cash for each day spent in hospital (excluding first 24 hours) - Amount paid is in addition to IHB	✗	✓
Maternity Benefit (Only With Family Floater)	- Reimbursement of expenses incurred in pregnancy and its complications, if any 3 Year Waiting Period - Maximum of 2 claims during lifetime	✗	✓

Please read the product brochure for details of what is covered, exclusions, terms & conditions.



HDFC Standard Life Insurance Company Limited. In partnership with Standard Life

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions and exclusions please read the product brochure before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this document and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. HDFC Standard Life Insurance Company Limited is the name of our insurance company and HDFC Life Health Assure Plan (Form No. P501-105 UIN: 101N087V01) is the name of traditional health plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns. HDFC Standard Life Insurance Company Limited. Registration No.101. ARN: PP/01/2013/3075.