







Total Protection, One Premium





Presenting HDFC ERGO Secure 4in1

Products To Choose From

-  **my: Optima Secure**
4X coverage at no additional cost*
-  **Home Shield Insurance**
Safeguards your home and its contents

-  **my: health Koti Suraksha Personal Accident**
The product covers injuries or death due to an accident
-  **HDFC ERGO Cyber Sachet Insurance**
Shields you against digital theft of funds, online shopping, etc.

my: Optima Secure - Coverage

-  4X coverage at no additional cost*
-  Zero deductions on non-medical expenses
-  Aggregate deductible discount up to 62%##
-  Preventive health check-up

and many more!***

my:health Koti Suraksha (Personal Accident) - Coverage

-  Accidental death cover
-  Permanent disability
-  Temporary total disablement (accident only)
-  Dependent children education benefit

and many more!***

Home Shield Insurance - Coverage



Covers furniture and fixtures, electronic equipment, ACs, etc.



Option to cover only the building (structure) or contents or both



Cover against burglary and theft



Covers alternate accommodation expenses

and many more!***

HDFC ERGO Cyber Sachet Insurance - Coverage



Online theft of funds



Theft of personal information



Cyber bullying / stalking



Data restoration and malware decontamination

and many more!***

Advantages of HDFC ERGO Secure 4in1



Comprehensive coverage



Flexibility to select product[@]



Single policy and single premium[#]



Get up to 10% discount^{**}

Why Choose HDFC ERGO



16,000+ cashless healthcare providers[^]



2 health claims processed every minute[~]



24x7 call centre servicing in 10 languages



1.6+ crores happy customers^{^^}

Inform your customers today!

Terms & conditions apply. *4X means Base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Automatic Restore Benefit shall be applied only once during each Policy Year and any unutilized amount, in whole or in part, will not be carried forward to the subsequent Policy Year; Base Sum Insured restoration under the Automatic Restore Benefit would be triggered only upon complete or partial utilization of the Base Sum Insured by the way of first claim admitted under the Policy, and be available for subsequent claims thereafter in the Policy Year, for the Insured Person. A single claim in a Policy Year cannot exceed the sum of Basic Sum Insured, Plus Benefit (if applicable) and Secure Benefit (if applicable). Secure, Plus, Protect and Automatic Restore Benefits are optional covers which are already incorporated in the above offering. In respect of Protect Benefit, please refer to the list of Non-Medical Expenses and Medical Expenses specified in the policy wordings. ***Coverage as per plan opted. [@]Minimum two products to be opted out of 4 products (Add-on do not qualify as a product). [#]Consolidated premium for the number of products opted. There will be single policy issued for all the products opted. ^{**}Aggregate deductible discount eligibility will depend on the sum insured opted. ^{**}Percentage of discount should vary as per the number of products opted in this package product. [~]Based on claims processed on working days in FY24. [^]Figure as on 30th June 2024. ^{^^}Data as on 31st March, 2024 (includes members of the group). 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 sales brochure/ prospectus before concluding the sale. UIN: HDFC ERGO Secure 4in1 - HDFHLIP25040V042425. UID: 16742.