



**We don't just care for
the big illnesses,
We're for the little
illnesses too.**

HDFC ERGO General Insurance Company Limited introduces Maxima. A policy that doesn't lie around waiting for a serious health problem to happen. It's a Health Plan that takes care of your everyday health needs as well. The one of its kind plan that covers your Doctors' consultations, Pharmacy bills, Diagnostic tests, Dental treatment, Optical services and Annual health check-up. Maxima does all that the others do and cares for the little illnesses too.

For the sore throat. For the stubbed toe.
For the runny nose. For the broken finger.
For the itchy eye. For the cracked lips.
For the upset stomach. For the head that splits.
For the XXL pimple. For the teeny-weeny cut.
For the silly allergy. And for that wisdom tooth.





What makes it different?

We all visit hospitals more often for small problems than the big ones. But most health plans work only when you're hospitalised or undergo major treatment. That's why the new Maxima, a plan with unique out-patient features to take care of your regular illnesses and little niggles. Here's what it covers:



Doctor consultations

4/6/8 consultations as per plan opted for you and your family anywhere.



Pharmacy expenses

Your pharmacy bills are covered as well.



Diagnostics

Cost of diagnostic tests taken by you or anyone covered in your family will also be paid.



Specialist services

Dental treatment, spectacles and contact lenses are all taken care of up to a certain limit.



Health check-ups

Any person above 18 years of age is provided with an annual health check-up. (person above 45 years can avail this benefit from second year)



Pre-existing illnesses under OPD Benefits, covered

If you need medicines or a doctor's consultation for any pre-existing illness, it'll be covered without any waiting period.



Flexibility

Enjoy freedom from sub-limits. Use the opd vouchers as per your needs and requirements without worrying about any sub-limits.



Tax benefits

You have the advantage of saving an optimum amount under section 80D of income tax act.





What makes it comprehensive

Maxima provides an in-patient cover along with hordes of other benefits with unique out-patient cover



Wide in-patient cover: Maxima offers 300,000 cover for in-patient treatment, pre and post hospitalisation, daycare procedures, domiciliary treatment, daily cash For choosing shared accommodation. We also pay for expenses for organ donor, emergency ambulance charges, daily cash for accompanying an insured child, maternity expenses and care for a new born.



Wide out-patient cover: An out-patient benefit up to the limit covering expenses for doctor consultations, pharmacy expenses, spectacles, health check-up and diagnostic tests. All these are available throughout the HDFC ERGO general insurance company limited network on cashless basis and on reimbursement basis anywhere else in india



Cashless hospitalisation: Cashless transactions across the HDFC ERGO general insurance company limited network of over 4000 hospitals across in case you need hospitalisation.



^Additional critical illness cover: You have the option to choose an additional critical illness cover as per your needs. This provides for additional coverage against 8 specified critical illnesses and is always paid as a lump sum benefit in addition to any medical expenses you may incur for hospitalisation.

Renewal Benefits:



For in-patient treatment: Maxima offers a cumulative bonus of 10% for every claim free year accumulating to a maximum of 50% of your in-patient sum insured. In the event of a claim, the cumulative bonus is reduced by 10% on the next renewal.



For out-patient benefits: Maxima offers the advantage of carrying forward 50% of any un-utilized entitlement certificates to the next policy year. This excludes the annual health check-up.





In-patient benefits

	1 Member	2 Member	2 Adults + Upto 2 Children
Preventive health check-up	300,000	300,000	300,000
a) In-patient hospitalisation	Covered		
b) Pre-hospitalisation	30 days		
c) Post-hospitalisation	60 days		
d) day care procedures	All day care procedures		
e) Domiciliary treatment	Covered		
f) Daily Cash for choosing shared accommodation	500 per day; maximum 3,000		
g) Organ donor	Covered		
h) Emergency ambulance	Up to 2,000 per hospitalisation		
i) Daily Cash for accompanying an insured child	300 per day; maximum 9,000		
j) Maternity expenses** (Waiting period 4 years)	Normal delivery- 15,000; caesarean delivery - 25,000 (Including pre/post natal limit of 1,500 and infant baby limit of 2,000)		
k) Newborn baby cover	Optional		
Optional Benefit Critical Illness Rider** (Offered on Individual basis)	300,000		

**Benefits do not dip into in-patient sum insured



Out-patient benefits

Benefits per Policy year 1	1 Member	2 Member	2 Adults + Upto 2 Children
a) Doctor consultations*	4 consultations	6 consultations	8 consultations
b) Diagnostic tests#	5,000	5,500	7,000
c) Pharmacy#			
d) Dental treatment#			
e) Spectacles, Contact lenses#			
f) Annual Health Check-up within specified Network**	1 entitlement certificate	2 entitlement certificate	2 entitlement certificate



*The reimbursement against non-network out-patient consultation is restricted up to lower of actual expenses or ₹400

#The reimbursement against diagnostic tests, OPD dental treatment, spectacles, contact lenses outside HDFC ERGO General Insurance Company Limited network is restricted upto lower of actual expenses or the sum insured mentioned herein.

**Health check-up is available only within the specified network and not available on reimbursement basis.



Premium rates

Annual Premium (Excluding Goods & Services Tax & Cess (if any))

	Premium per policy year		
Age group (in years)	1 Member	2 Members*	2 Adults + Upto 2 Children*
0-17	12,682	-	-
18-45	13,795	19,135	25,810
46-60	16,910	23,585	30,705
> 60	24,831	35,778	42,720

*Premium will be computed considering age of eldest member

The premium for the policy will remain the same for the policy period as 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.

Annual Premium for Optional Additional Critical Illness (On Individual Sum Insured basis)

Age group (in years)	Premium per Member (Sum Insured 300,000)
0-17	92
18-45	785
46-60	3,741
61-70	10,983



Major exclusions

[Applicable only to In-patient module and critical illness benefit. No exclusions for OPD benefits.]

- Any treatment within first 30 days of cover except any accidental injury.



- 2 years exclusion for specific diseases.
 - Pre-existing diseases exclusions for 3 years.
 - Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
 - War or act of war, nuclear, chemical or biological weapon and radiation of any kind.
- For complete list of exclusions please refer the policy document.

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.



Terms of renewal - life long renewal

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.



Statutory warning

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10 Lakhs.





For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

Terms and conditions apply. ^Additional premium will be charged. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. UIN: Maxima - HDHHLIP21338V022021. UID: 14789.