

A young woman with dark hair tied back, wearing a light blue button-down shirt under a red blazer, is smiling warmly at the camera. A yellow measuring tape is draped around her neck. She is sitting at a desk in an office setting, with a laptop, a yellow pen holder, and other office supplies visible in the foreground. The background is a blurred office environment.

**KHAAS SURAKSHA.
KHAAS MERE LIYE.**

**HDFC ERGO presents
my:health Women Suraksha**

A comprehensive cover for
the modern-day woman's special needs.

♀ About This Policy

The strength to face any problem.
The grace of doing it with a smile.

The modern woman has it all. She is able to manage her family, have a successful career and handle all her responsibilities. She also manages the health of every member of the family. But in the rat race to have it all, sometimes she neglects her own health.

♀ Key Features



Policy exclusively designed for today's women, that looks beyond her health insurance needs and ensures her well being



Multiple sum insured options ranging from ₹1 lakh to ₹1 crore available under this policy**



Coverage for all the women in the family under single policy



Comprehensive policy with coverage for women-specific major illnesses and surgeries



Coverage for pregnancy complications and newborn baby complications



Wellness features like fitness discount at renewal, health incentive, wellness and health coach, etc. for maintenance of good health



Unique covers like, loss of job, reduced premium benefit



Long term policy options up to 3 years



Various discount offered like family discount, long term policy discount, loyalty discount



Option to pay premium in yearly, half-yearly, quarterly and monthly instalments

**As per filed document, the sum insured option available is from ₹ 1 lakh to ₹ 5 crores





♀ Sum Insured

₹1
Lakh

to

₹1
Crore

(Multiples of 1 lakh)

♀ Plans

Women Cancer Plan -
Cancer cover

Women Cancer Plus Plan -
Cancer cover and major
illness cover

Women Cardiac Plan -
Cardiac ailments and
procedures cover

Women CI Essential Plan -
Cancer cover, major illness,
surgical procedures, cardiac
ailments and procedures

Women CI Comprehensive Plan -
Cancer cover, major illness,
surgical procedures and
cardiac ailments and procedures,
critical illness cover
(41 illness covered)

Women Assault and Burns -
Bodily injury arising from
assault and burns



♀ Entry Age



to



18 Years

65 Years

(for optional pregnancy cover 18 to 40 years)

♀ Covered Persons

Self

Dependent
Daughter

Dependant
Mother,
Mother-in-
law

Grandmother

Grand-
daughter

Daughter-
in-law

Sister

Sister-in-law

Niece



♀ Waiting Period



90 days and 180 days as per the illness specified in policy wordings



1 year for pregnancy complications and newborn complications



3 years for all pre-existing conditions declared and/or accepted at the time of applying first policy with us

♀ Survival Period



♀ Illnesses Covered

41 listed critical illness / cancer, major illness, surgical procedures, cardiac illness and procedures as specified in policy coverage



♀ Coverage Details

↑ Cancer Cover

Malignant cancer cover - Breast, cervix, uterus, fallopian tube, ovary, vagina/vulva: other major cancer, carcinoma in situ of cervix and carcinomain-situ of the breast (as per the percentage of sum insured coverage and limit specified)

↑ Major Illness

Systemic lupus erythematosus with lupus nephritis, rheumatoid arthritis, severe osteoporosis (as per the percentage of sum insured coverage and limit specified)

↑ Surgical Procedure

Breast lumpectomy, mastectomy, breast reconstructive surgery, wertheim's operation, radical vulvectomy, total pelvic exenteration, complicated repair of vaginal fistula, hysterectomy* (as per the percentage of sum insured coverage and limit specified)

↑ Cardiac Ailment and Procedures

Open chest CABG, heart valve repair, first heart attack of specified severity, coma of specified severity, stroke resulting in permanent symptoms, balloon valvotomy or valvuloplasty, insertion of pacemaker, angioplasty* (as per the percentage of sum insured coverage and limit specified)

↑ Assault and Burn Injury Cover

If an insured person sustains bodily injury that results in death, permanent total disablement or permanent partial disablement, as a result of or arising from assault and bodily injury that results in second or third degree burns after the applicable waiting period from commencement of first policy with us

↑ Critical Illnesses

41 critical illness covered* list attached

No.	Critical illness/Surgical Procedure	No.	Critical illness/Surgical Procedure
1	Surgery of Aorta	22	Elephantiasis
2	Kidney failure requiring regular dialysis	23	Alzheimer's Disease
3	Infective Endocarditis	24	Pneumonectomy
4	Major Organ/Bone Marrow Transplantation	25	Motor Neurone Disease with permanent symptoms
5	Primary (Idiopathic) Pulmonary Hypertension	26	Terminal Illness
6	End Stage Liver Failure	27	Muscular Dystrophy
7	Dissecting Aortic Aneurysm	28	Myelofibrosis
8	Medullary Cystic Disease	29	Apallic Syndrome
9	Cardiomyopathy	30	Pheochromocytoma
10	Aplastic Anaemia	31	Bacterial Meningitis
11	Other serious coronary artery disease	32	Crohn's Disease
12	End Stage Lung Failure	33	Creutzfeldt-Jakob Disease (CJD)
13	Eisenmenger's Syndrome	34	Severe Ulcerative Colitis
14	Fulminant Hepatitis	35	Encephalitis
15	Multiple Sclerosis with persisting symptoms	36	Deafness
16	Chronic Adrenal Insufficiency (Addison's Disease)	37	Major Head Trauma
17	Permanent Paralysis of Limbs	38	Loss of Speech
18	Progressive Scleroderma	39	Progressive Supranuclear Palsy
19	Benign Brain Tumour	40	Blindness
20	Chronic Relapsing Pancreatitis	41	Brain Surgery
21	Parkinson's Disease		

*As per the percentage of sum insured coverage and limit specified under the policy



♀ Additional Features

Optional Covers

(As per the percentage of sum insured coverage and limit specified)



Pregnancy Complications

Disseminated intravascular coagulation, ectopic pregnancy, molar pregnancy, eclampsia



New Born Complications

Down syndrome, spina bifida, tetralogy of fallot, cleft palate, ventricular septal defect, patent ductus arteriosus, surgical separation of conjoined twins



Loss of Job

Voluntary resignation or termination from the employment due to diagnosis of any of the major stage illnesses or procedures



Post Diagnosis Support

Second medical opinion, molecular gene expression profiling test, post diagnosis assistance



♀ **Second Medical Opinion for Critical Illness**

Second medical opinion under post diagnosis support

♀ **Renewal Benefits**

Preventive health check-up at renewal

♀ **Wellness Benefits**

my:health Active##

- u Fitness discounts @ Renewal
- u Health incentive

Wellness Services and Health Coach

##Our my:health mobile app and Wellness services intention is not to provide specific medical advice but rather to provide users with information to better understand their health and their diagnosed disorders.



♀ **Policy Period**





Premiums Payment Options

Option to pay premium in yearly, half-yearly, quarterly and monthly instalments



Reduced Premium Benefit

If diagnosed with any covered minor condition for which claim is admissible we will waive 50% of the applicable annual premium on subsequent renewal of 5 policy years for the insured person covered under expiring policy



Statutory Warning

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

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. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ₹10 lakh.





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

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