



**GOING THE EXTRA
MILE TO DELIVER
EXTRA CARE WITH
HDFC ERGO's
OPTIMA RESTORE**



Introducing a great plan with greater benefits

When it comes to safeguarding the health of your family, choosing the right health insurance plan is of utmost importance. With Optima Restore, you not only get the benefit of cashless treatment at our network hospitals, but also get other great features to meet all your healthcare needs.

Features



Restore Benefit*

Our one-of-a-kind health insurance plan provides 100% restoration of your Basic Sum Insured instantly after the first claim, so that you and your family can step into the future with confidence. Restore Benefit triggers on complete or partial utilization of Basic Sum Insured and Multiplier Benefit (if applicable) and will be available to all insured persons for subsequent claims under in-patient benefit during the policy year.



Unlimited Restore Benefit (Optional Benefit)***

Now, don't restrict yourself to a fixed number of claims when you have the option to avail Unlimited Restorations. This optional cover will provide instant addition of 100% Basic Sum Insured on complete or partial utilization of your Restore Benefit or Unlimited Restore Benefit (as applicable) during the policy year. It will trigger unlimited times and will be available to all insured persons for subsequent claims under in-patient benefit in a policy year.



2X Multiplier Benefit^^

A sum equal to 50% of the Base Sum Insured of the expiring Policy shall be provided as multiplier benefit irrespective of any claims to a maximum of 100%



Stay Active Benefit#

Walk towards a healthy life and earn up to 8% premium discount at renewal through this benefit by achieving the average step count target through our mobile application. So keep walking to avail discounts per the table below:

Average Step Count	Renewal Discount
5000 or below	0%
5001 to 8000	2%
8001 to 10000	5%
Above 10000	8%



Preventive Health Check-up

Optima Restore helps you keep track of your health status with its preventive health check-up benefit offered at renewal, irrespective of claims. This benefit is available once at the end of a block of every continuous two policy years on your Basic Sum Insured of Rs. 5 lakhs, and at the end of each year at renewal on your Basic Sum Insured of Rs. 10 lakhs & above.



Other features

This plan is not just limited to Restore and Multiplier benefits. In fact, it has many more great features in store, so that you don't have to compromise when it comes to protecting yourself and your family.



Lifelong renewal: Always stay secured with our lifelong coverage.



No sub-limit on room rent: You don't have to worry about your stay at the hospital anymore. We'll cover your room rent so that you can get the treatment you deserve.



Cashless transactions[™]: With 15,000+ healthcare providers across India, you get the advantage of having convenience across the country.



No geography based sub-limits: Regardless of where you buy our policy, get the best treatment in any city or hospital of your choice with ease without any additional co-pays or sub-limits.



No claim based loading: We strive to keep you secure, always. If you claim or fall sick after taking our policy, we will not load your renewal premium.



Quick turnaround time: With our quick turnaround time, you can leave the stress of pre-authorization behind.



Quick claim payment: We respect every genuine claim by offering a quick claim settlement.



Certified associates: We are always there to provide you with 24x7 support with our well-trained field partners and sales executives.



Tax benefits: Maximize your tax savings on the premium amount under Section 80D[^] of the Income Tax Act.



Migration & Portability: You can migrate or port your policy at the time of renewal, as per IRDAI guidelines. Please reach out to us for any query regarding migration or portability.


Schedule of benefits (All figures mentioned are in INR)

Basic Sum Insured (Basic SI)	3L	5L	10L	15L	20L / 25L / 50L
In-patient Treatment	Up to Sum Insured				
Pre-Hospitalisation	Up to Sum Insured for 60 Days				
Post-Hospitalisation	Up to Sum Insured for 180 Days				
Day Care Procedures	Up to Sum Insured				
Domiciliary Treatment	Up to Sum Insured				
Organ Donor	Up to Sum Insured				
Daily Cash for choosing Shared Accommodation	800 / day (Maximum 4,800)			1,000 / day (Maximum 6,000)	
Ambulance (per hospitalisation limit)	Road: Up to 2,000 Air: Up to 2.5L (applicable for Basic Sum Insured above 5L)				
E-Opinion in respect of a Critical Illness	One per policy year				
Restore Benefit	100% of Basic Sum Insured (for any illness or any insured person)				
Unlimited Restore Benefit (Optional Benefit)	Unlimited restorations in a policy year				
Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every Multiplier Benefit policy year, maximum up to 100%.				
Health Check-up (Individual) - Limit per person	NA	Up to 1,500	Up to 2,000	Up to 4,000	Up to 5,000
Health Check-up (Floater) - Limit per policy	NA	Up to 2,500	Up to 5,000	Up to 8,000	Up to 10,000

Note: Health Check-up is available once at the end of a block of two policy years on your basic Sum Insured of 5L and at the end of each year at renewal on your Basic Sum Insured of above 5L.





Points to remember

- **Maximum Age:** The maximum entry age is 65 years. There is no maximum cover ceasing age.
- **Minimum Age:** The minimum entry age is 91 days. Children between 91 days and 5 years can be insured provided either parent is being insured under this Policy.
- The cover will be valid for 1 or 2 year(s) as opted.
- An individual and/or his family members namely spouse, dependent children and dependent parents/parents-in-law are eligible for buying this cover on an individual or floater basis.
- We cover all Modern Treatment Methods up to Sum Insured. However, kindly note that unproven/experimental treatments and treatments that are cosmetic (unless as part of medically necessary treatment) in nature, are excluded from the scope of the policy.



Discounts

- Family discount of 10% is applicable if two or more family members are covered under Optima Restore Individual Sum Insured plan.
- An additional 7.5% discount is offered on the premium if you choose a 2 year policy.



Major exclusions

- Any treatment within first 30 days of cover except any accidental injury.
- Any pre-existing diseases/conditions will be covered after a waiting period of 3 years.
- 2 years exclusion for specific diseases like cataract, hernia, hysterectomy, joint replacement, etc.
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol.
- Pregnancy, dental treatment, external aids and appliances
- Hospitalization due to war or an act of war or due to nuclear, chemical or biological weapon and radiation of any kind.
- Congenital external diseases, cosmetic surgery.

For the complete list of exclusions please refer to the policy document.



Disclaimer

This is only a summary of the product features. The actual benefits available are described in the policy document, and will be subject to the policy terms, conditions, waiting periods and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

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 rupees.



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

Terms & Conditions Apply. *The Sum Insured will be restored only once in a Policy Year. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. Restore benefit is applicable for all subsequent claims that arise during a policy year. A single claim in a policy year cannot exceed the sum of Basic Sum Insured and multiplier benefit (if applicable). ***A single claim in a policy year cannot exceed the sum of Basic Sum Insured and multiplier benefit (if applicable). ^^If a Multiplier benefit has been applied and a claim is made in any Policy Year, then in the subsequent Policy Year We will automatically decrease the accrued multiplier benefit at the same rate at which it is accrued. However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy, and only the accrued multiplier bonus will be decreased. #The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application. We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation. ^Subject to change in tax laws. ~Figure as on February 2025. 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 sales brochure / prospectus before concluding the sale. UIN: Optima Restore - HDFHLIP25012V082425 | Protector Rider - HDHHLIP21335V022021 | Individual Personal Accident Rider - APOPAIP19004V011920 | Hospital Daily Cash Rider - HDHHLIP21344V022021 | Critical Advantage Rider HDHHLIP21342V022021 | my:health Critical Illness - HDFHLIA22141V032122 | Optima Wellbeing (Add-on) - HDFHLIA24099V012324. UID: 17185.