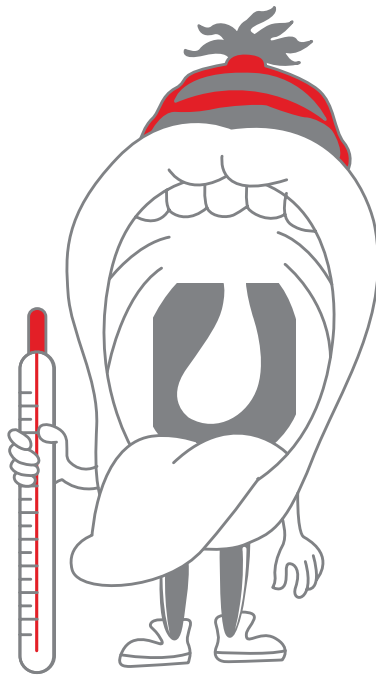




Take it easy!



MAXIMA

Maximaunique 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 - not available in filed document.
- **Tax benefits:** You have the advantage of saving an optimum amount under Section 80D of Income Tax Act.

Maximacomplete 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 Members	2 Adults + Upto 2 Children
Sum Insured per Policy year	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	140 procedures covered		
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 Member	2 Members	2 Adults + Upto 2 Children
a) Doctor consultations*	4 consultations	6 consultations	8 consultations
b) Diagnostic tests# c) Pharmacy# d) Dental treatment# e) Spectacles, Contact lenses#	5,000	5,500	7,000
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.
- Expenses arising from HIV or AIDS and related diseases.
- 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.
- Non-allopathic treatment.

For complete list of exclusions please refer the policy document.

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 a 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.

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.

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 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 provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.

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.

REACH US

HDFC ERGO General Insurance Company Limited

Corp. Off: 1st Floor, SCF -19, Sector - 14, Gurgaon - 122 001, Haryana.

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Tel: +91 124 4584333

Secured online purchase at: www.hdfcergo.com

SMS: 'maxima' to 56767333

Email: care@hdfcergo.com

We also offer Travel and Personal Accident Insurance.

*Additional premium will be charged. 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. Tax laws are subject to change. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: Maxima - HDHHLIP21338V022021. UID: 7692.