

**HDFC  
ERGO****HEALTH**

# SHORT WALKS. BIG BENEFITS.

Optima Restore with  
Stay Active benefit.



Introducing



The Optima Restore isn't just a regular health insurance plan. It is a plan that cares for you in illness & gives you reward for Staying Healthy



## RESTORE BENEFIT\*

Instant addition of 100% Basic Sum Insured on complete or partial utilization of Your existing Policy Sum Insured and Multiplier Benefit (if applicable) during the Policy Year. This total amount (Basic sum insured, Multiplier benefit and Restore sum insured) will be available to all Insured Persons for all claims under In-patient Benefit during the current Policy Year. However, single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and Multiplier Benefit (if any).



## MULTIPLIER BENEFIT

50% increase in your basic sum insured for every claim free year, subject to a maximum of 100%. In case a claim is made during a policy year, the limit under this benefit would be reduced by 50% of the basic sum insured in the following year. However, this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy.



## HEALTH CHECKUP

Optima Restore helps you keep track of your health status with its preventive health checkup benefit offered at renewal irrespective of claim status. The health checkup benefit is available once in 2 years on sum insured of Rs 5 lakhs and once every year on sum insured of Rs 10 lakhs & above.



## STAY ACTIVE BENEFIT

We at HDFC ERGO General Insurance Company Limited constantly strive to help you manage your health and are very excited to introduce a new benefit called Stay Active which would not only encourage you to create a habit of walking but also reward you based on your steps walked. A discount at each renewal is given if the insured member achieves the average step count target.



## OTHER FEATURES

Lifelong Renewal • No sub-limit on room rent • No claim based loading • **Emergency air ambulance cover on sum insured of 10 lacs & above** • No geography based sub-limits • Cashless transaction at 10000+ Network Hospitals • Quick Turnaround time and Claim Payments • Easy Upgrade

## TAX BENEFIT UNDER SECTION 80D\* OF THE INCOME TAX ACT.

\*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. 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 policy document carefully before concluding a 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. Optima Restore UIN: HDHHLIP21322V062021 UID:6518