



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

Key Benefits



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.



Unlimited Restore Benefit (Optional Benefit)**

Offers unlimited restorations in a policy year.



2X Multiplier Benefit^^

Doubles your coverage post 2 claim free years. Bonus of 50% of the Basic Sum Insured for every claim-free policy year, maximum up to 100%. In case of claim, accumulated bonus will be reduced by 50%.



Stay Active#

Walk towards a healthy life and get up to 8% discount at renewals.



Preventive Health Check-up

Keep a track of your health status by availing a preventive health check-up at renewal irrespective of claims.

Other Features



Hospitalisation: No disease specific sub-limits



Room Rent: No capping on room rent or room type



Pre and Post Hospitalisation: Covers medical expenses incurred 60 days prior and 180 days post hospitalisation



Day Care Procedures: Covers all day care procedures



Daily Cash for choosing Shared Accommodation: Daily cash amount payable if the insured person is hospitalised in shared accommodation in a network hospital



E-opinion in respect of Critical Illness: One E-opinion per year for listed Critical Illnesses

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. 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. UIN: Optima Restore - HDFHLIP25012V082425. UID: 15676.