

**HDFC ERGO**  
**Sarv Suraksha Plus (Group)**

**Plan C Coverage details**

Plan for Loan Customer of Tata Capital Limited

Age Group: 18-65 years

Policy Tenure: Minimum 1 Year or Loan Tenure subject to a maximum of 5 Years

Cover for Primary applicant only

Coverage –

**Major medical illness- Gold Plan – 25 Listed Critical Illness**

Pays Sum Insured, if Insured suffers from a listed Major Medical Illness diagnosed after 90 days from first commencement date and survives a period 7 days from the date of diagnosis.

**Accidental Death, Disappearance and Comatose –**

Pays Sum Insured if Insured Person sustains Accidental Injury which causes Death.

Disappearance in case of forced landing, stranding, sinking or wrecking of a conveyance / as a result of any catastrophic event, if Insured Person's body cannot be located within 365 Days.

Comatose in case of Insured Person being in Hospital in a Comatose State within one month of the date of Injury for continuous period of more than three months.

(Comatose benefit up to 25% of Accidental Death sum insured.)

**Permanent disablement – Table B**

Pays in accordance to the Benefit table, If Insured Person sustains Injury, which results in Permanent Disablement

**Accidental Hospitalization expenses (within India)**

Covers medical expenses if Insured Person sustains Injury which results in medically necessary Hospitalization.

**Hospital Cash -Accident Only**

Pays per day benefit for medically necessary hospitalization within India due to accidental injury subject to maximum of number of days mentioned in policy schedule for each continuous and completed period of 24 hours of Hospitalization in a policy year

**Hospital Cash -Illness only (within India)**

Pays per day benefit for medically necessary hospitalization within India due to Illness subject to maximum of number of days mentioned in policy schedule for each continuous and completed period of 24 hours of Hospitalization in a policy year

**Last Rites**

Pays the Sum Insured, towards last rites of Insured in case of Accidental Death.

**Mobility Extension – Benefit**

Pays Sum Insured in case of Permanent Total Disablement due to an Accident, towards the cost of wheelchair; and/or adjustment of Control in Motor Vehicle, owned prior to disablement; and/or a lift, necessary ramps, railings and holds to usual place of residence.

### Transportation of mortal remains

Pays towards transportation of Mortal Remains of the Insured from the place of Death to his/her Home country or City.

### Table of benefit –

Coverage	Plan C
Accidental Death	
Disappearance	Equals to Accident Death cover
Comatose	25% of Accident Death cover
Permanent Disablement (Table B)	Equals to Accident Death cover
Accident Hospitalisation	Rs 50000
Hospital Cash- Accident Only Per Day	Rs.1500/Day for 7 Days
Hospital Cash –illness Only per Day	Rs.1500/Day for 7 Days
Major Medical illness ( Silver CI )	Not applicable
Major Medical Illness (Gold Plan)	Loan Amount or Max Rs. 3 Crore ( for age 18 to 55 years) Loan Amount or Max Rs. 1 Crore ( for age 56 to 65 years)
Mobility Extension	Rs 50000
Last Rites Costs	RS 10000
Transportation of Mortal Remains	Rs 10000

### Maximum Loan Amount: up to Rs. 5 Crore

***\*Disappearance (100% of Accidental Death sum insured ) and Comatose (25% of Accidental Death Sum Insured ) is part of the Accidental Death Cover. The Accidental Death Sum insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose.***

#### Note:

- **For Accidental Death (AD) / Permanent Disablement (PD) and Major Medical illness cover:**
- Where AD & PD cover is offered and credit shield is not offered, compensation under this cover will first be paid to satisfy the outstanding loan amount and remaining will be paid to nominee / Insured Person.
- Claim under Major medical illness will first satisfy the outstanding loan amount and remaining will be paid to nominee or insured person.
- **Waiting Periods:**
- 90 days waiting period for major medical illness.
- 7 days survival period applicable for major medical illness.
- A waiting period of 48 months shall apply for all Pre existing Diseases Conditions declared and/or accepted at the time of first enrolment of Coverage under Major Medical Illness and Loss of Income - Major Medical Illness.
- First 30 Days, 24 Months (For Specified Illness and Surgical Procedures) and 48 Months (for Pre existing disease) waiting period applicable under Hospital Cash – illness only