



**Khaas  
suraksha.  
Khaas  
mere liye.**

**HDFC ERGO PRESENTS**

**my:health  
Women Suraksha**

**A comprehensive cover for the  
modern-day woman's special needs.**

**The strength to face any problem.  
The grace of doing it with a smile.**



The modern woman has it all. She is able to manage her family, have a successful career and handle all her responsibilities. She also manages the health of every member of the family. But in the rat race to have it all, sometimes she neglects her own health.



## What are the dangers of a modern lifestyle to a woman's health?

Modern living puts a lot of stress on the health of women leaving them vulnerable to cardiovascular diseases, lifestyle disorders and even minor ailments which can become chronic illnesses. Cancer, Osteoporosis and Auto-immune diseases are becoming common among women.



## What are the probability rates of women developing cancer?

The probability of women developing cancer between the ages of 35-64 is 6.5% whereas the lifetime risk is 10.2%.\*



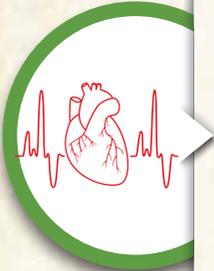
## Which is the most common cancer amongst women?

Breast cancer is the most common cancer with a rate of 25.8 amongst 100000 women.®



## What are the challenges of treating cancer?

Early detection is the key to treating cancer. However the high cost of treatment including tests, screening, chemotherapy etc make the process costly putting a financial strain on the family.



## What is the leading cause of morbidity in India?

Cardiovascular diseases are the main cause of hospitalisation and morbidity.#



## What are the metabolic factors related to cardiovascular diseases?

Diabetes, hypertension and a big waist hip ratio are the metabolic factors which are bigger risks compared to smoking.^



## What are other public health problems?

Burns are another serious public health problem. The main causes are faulty cooking equipment, loose clothing and interpersonal violence.



## What is the effect of burns on women?

Burns cause physical problems as well as psychological trauma which is long lasting. Violence against women is common in India and leads to injuries, and even death.\*\*



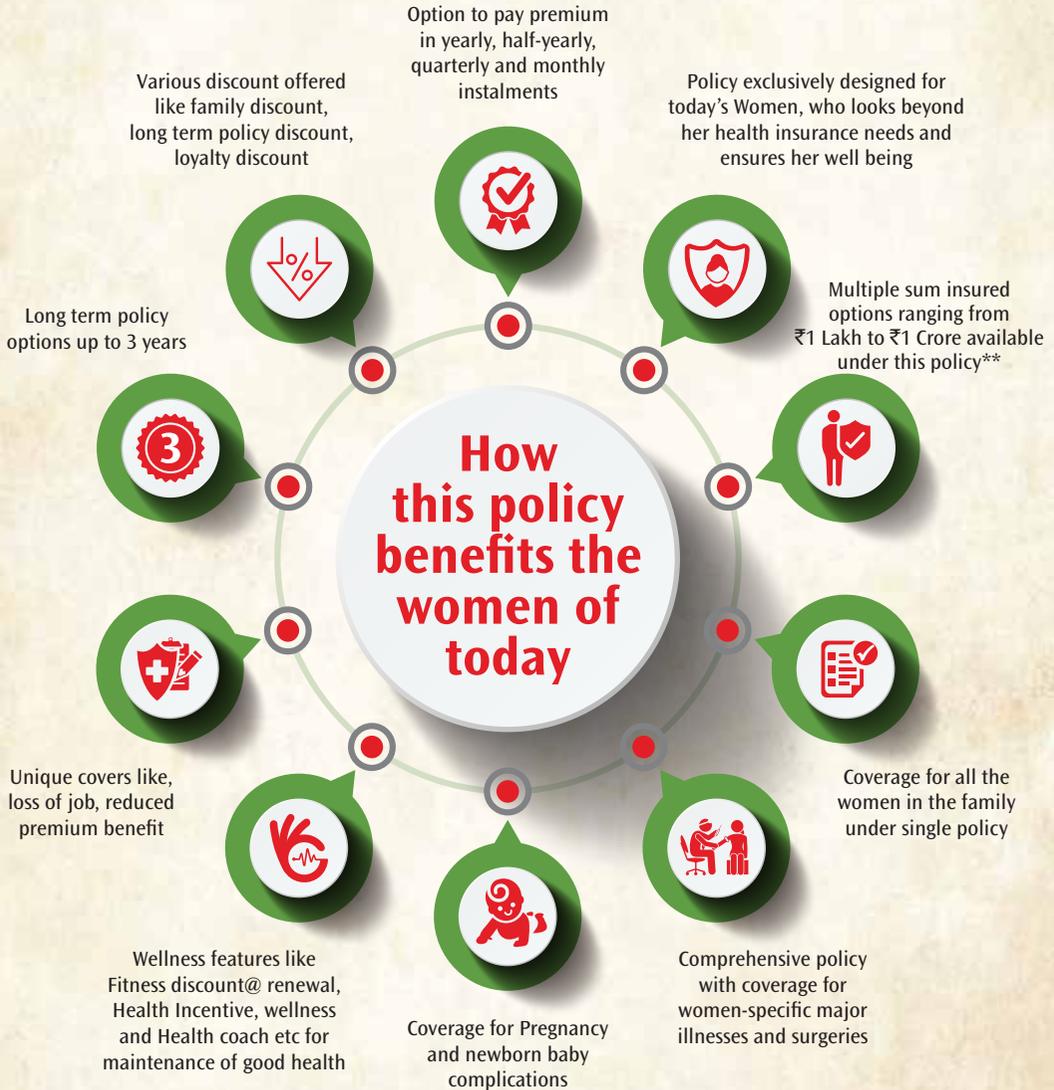
## What is the rate of incidence of birth defects in India?

The incidence of birth defects is 6-7% which translates to 1.7 million birth defects annually. The main are congenital heart disease and neural tube defects.



## What is the impact of birth defects?

Raising a child with a congenital deformity or birth defects can put a big strain on the parents' mental, physical and financial health.~



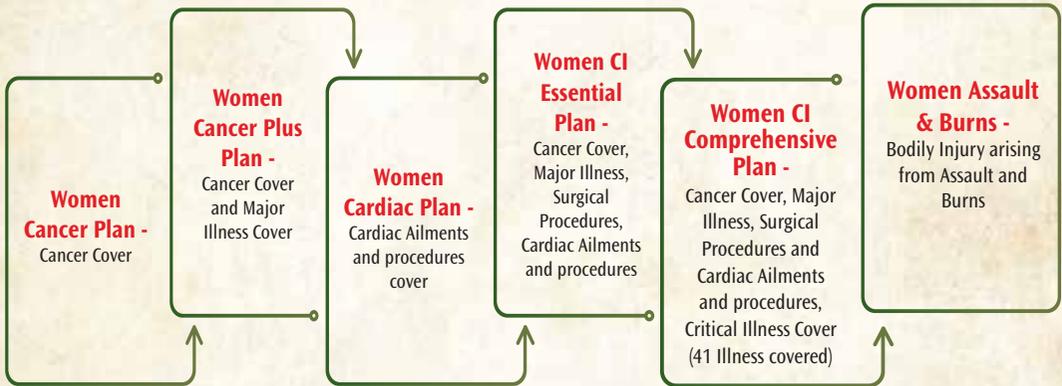
\*\*As per filed document, the sum insured option available is from Rs. 1 Lakh to Rs. 5 Crore

## Sum Insured

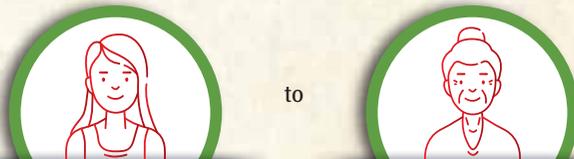


(Multiple of 1 lakh)

## Plans



## Entry age



18 YEARS

65 YEARS

(for Optional Pregnancy cover 18 to 40 years)

## Covered Persons

Self

Dependent  
Daughter

Dependant  
Mother,  
Mother-  
in-law

Grandmother

Grand-  
daughter

Daughter-  
in-law

Sister

Sister-in-law

Niece

## Waiting period

90 days and 180  
days as per the  
illness specified in  
policy wordings.

1 year for Pregnancy  
and Newborn  
Complications.

4 Years for all  
Pre-existing  
Conditions declared  
and/or accepted at  
the time of applying  
first policy with us.

## Survival Period



## Illness Covered

41 Listed Critical Illness / Cancer, Major Illness, Surgical Procedures, Cardiac Illness and Procedures as specified in policy coverage

## Coverage Details

### 1 Cancer Cover

Malignant cancer cover-Breast, Cervix, Uterus, Fallopian Tube, Ovary, Vagina/Vulva: Other Major Cancer, Carcinoma in situ of Cervix and Carcinoma in-situ of the Breast (as per the percentage of sum insured coverage and limit specified)

### 2 Major Illness

Systemic Lupus Erythematosus with Lupus Nephritis, Rheumatoid Arthritis, Severe Osteoporosis (as per the percentage of sum insured coverage and limit specified)

### 3 Surgical Procedure

Breast Lumpectomy, Mastectomy, Breast Reconstructive Surgery, Wertheim's Operation, Radical Vulvectomy, Total Pelvic Exenteration, Complicated Repair of Vaginal Fistula, Hysterectomy\* (as per the percentage of sum insured coverage and limit specified)

### 4 Cardiac Aliment & Procedures

Open Chest CABG, Heart Valve Repair, First Heart Attack of Specified Severity, Coma of Specified Severity, Stroke Resulting in Permanent Symptoms, Balloon Valvotomy or Valvuloplasty, Insertion of Pacemaker, Angioplasty\* (as per the percentage of sum insured coverage and limit specified)

**41 Critical Illness Covered \* List attached**

No.	Critical illness/Surgical Procedure
1	Surgery of Aorta
2	Kidney failure requiring regular dialysis
3	Infective Endocarditis
4	Major Organ/Bone Marrow Transplantation
5	Primary (Idiopathic) Pulmonary Hypertension
6	End Stage Liver Failure
7	Dissecting Aortic Aneurysm
8	Medullary Cystic Disease
9	Cardiomyopathy
10	Aplastic Anaemia
11	Other serious coronary artery disease
12	End Stage Lung Failure
13	Eisenmenger's Syndrome
14	Fulminant Hepatitis
15	Multiple Sclerosis with persisting symptoms
16	Chronic Adrenal Insufficiency (Addison's Disease)
17	Permanent Paralysis of Limbs
18	Progressive Scleroderma
19	Benign Brain Tumour
20	Chronic Relapsing Pancreatitis

No.	Critical illness/Surgical Procedure
21	Parkinson's Disease
22	Elephantiasis
23	Alzheimer's Disease
24	HIV due to blood transfusion and occupationally acquired HIV
25	Motor Neurone Disease with permanent symptoms
26	Terminal Illness
27	Muscular Dystrophy
28	Myelofibrosis
29	Apallic Syndrome
30	Pheochromocytoma
31	Bacterial Meningitis
32	Crohn's Disease
33	Creutzfeldt-Jakob Disease (CJD)
34	Severe Ulcerative Colitis
35	Encephalitis
36	Deafness
37	Major Head Trauma
38	Loss of Speech
39	Progressive Supranuclear Palsy
40	Blindness
41	Brain Surgery

\*as per the percentage of sum insured coverage and limit specified under the policy.

6

## Assault & Burn Injury Cover

If an Insured Person sustains Bodily Injury during Policy Period that results in Death, Permanent Total Disablement or Permanent Partial Disablement, as a result of or arising from Assault and Bodily Injury that results in second or third degree burns after the applicable waiting Period from commencement of first Policy with us

## Additional Features

### Optional Cover#

(as per the percentage of sum insured coverage and limit specified)



### Pregnancy Complications

Disseminated Intravascular Coagulation, Ectopic Pregnancy, Molar Pregnancy, Eclampsia



### New Born Complications

Down's Syndrome, Spina Bifida, Tetralogy of Fallot, Cleft Palate, Ventricular Septal Defect, Patent Ductus Arteriosus, Surgical Separation of Conjoined Twins



### Loss of Job

Voluntary Resignation or Termination from the employment due to diagnosis of any of the Major stage Illnesses or Procedures



### Post Diagnosis Support

Second Medical Opinion, Molecular Gene Expression Profiling Test, Post Diagnosis Assistance

## Second Medical Opinion for Critical Illness

Second Medical Opinion under Post Diagnosis Support

## Renewal Benefits

Preventive Health Check Up - at Renewal

## Wellness Benefits



## Policy period



## Premiums payment Options

Option to pay premium in yearly, half-yearly, quarterly and monthly installments



## Reduced Premium Benefit

If diagnosed with any covered Minor condition for which Claim is admissible We will waive 50% of the applicable Annual Premium on subsequent Renewal of 5 Policy years for the Insured Person covered under expiring Policy

(All premiums excluding GST)

**Women Cancer Plan**

Age Band (Gross Rate per mille)	Rate
18-25	0.52
26-30	1.06
31-35	1.68
36-40	3.14
41-45	5.98
46-50	7.98
51-55	8.40
56-60	8.79
61-65	9.17
66-70	12.21
Above 70	16.28

**Women Cancer Plus Plan**

Age Band (Gross Rate per mille)	Rate
18-25	0.75
26-30	1.48
31-35	2.22
36-40	4.22
41-45	7.82
46-50	10.52
51-55	11.44
56-60	12.32
61-65	13.25
66-70	18.09
Above 70	24.77

**Women Cardiac Plan**

Age Band (Gross Rate per mille)	Rate
18-25	0.52
26-30	0.94
31-35	1.25
36-40	1.94
41-45	3.36
46-50	4.40
51-55	5.96
56-60	7.51
61-65	9.07
66-70	16.48
Above 70	30.08

**Women CI Essential Plan**

Age Band (Gross Rate per mille)	Rate
18-25	1.14
26-30	2.33
31-35	3.41
36-40	6.18
41-45	11.32
46-50	15.17
51-55	17.82
56-60	20.44
61-65	23.09
66-70	36.17
Above 70	57.96

**Women CI Comprehensive Plan**

Age Band (Gross Rate per mille)	Rate
18-25	1.75
26-30	3.33
31-35	4.79
36-40	8.64
41-45	15.52
46-50	20.75
51-55	23.79
56-60	26.98
61-65	34.02
66-70	56.21
Above 70	94.72

**Women Assault & Burn Plan**

Age Band (Gross Rate per mille)	Rate
18-25	0.68
26-30	0.68
31-35	0.68
36-40	0.68
41-45	0.71
46-50	0.71
51-55	0.71
56-60	0.71
61-65	0.71
66-70	0.71
Above 70	0.71

Any other Taxes as applicable

### Optional Covers Pregnancy & Newborn Complications

Age Band (Gross Rate per mille)	Rate
18-25	15.31
26-30	15.54
31-35	8.50
36-40	5.58
41-45	2.62
46-50	2.50
51-55	NA
56-60	NA
61-65	NA
66-70	NA
Above 70	NA

### Post diagnosis Support

Cover	Sum Insured	Rate
Outpatient Counselling (Post Diagnosis Assistance)	18,000	Base Plan rate
Second Medical Opinion	10,000	Base Plan rate
Molecular Gene Expression Profiling Test	10,000	Cancer Plan rate

### Optional cover Assault and Burns

Age Band (Gross Rate per mille)	Rate
18-25	0.50
26-30	0.50
31-35	0.50
36-40	0.50
41-45	0.50
46-50	0.50
51-55	0.50
56-60	0.50
61-65	0.50
66-70	0.50
Above 70	0.50

### Gross Rate per mille Loss of Job Benefit - Plan wise

Age Band	Women Cancer Plan LOJ	Women Cancer Plus Plan LOJ	Women Cardiac Plan LOJ	Women CI Essential Plan LOJ	Women CI Comprehensive Plan LOJ
18-25	0.31	0.46	0.28	0.77	1.38
26-30	0.69	1.08	0.52	1.65	2.65
31-35	1.19	1.73	0.73	2.54	3.92
36-40	2.50	3.58	1.25	4.96	7.42
41-45	5.00	6.81	2.32	9.38	13.58
46-50	7.04	9.54	3.32	13.23	18.81
51-55	7.50	10.46	4.74	15.73	21.69
56-60	7.96	11.42	6.16	18.27	24.81
61-65	8.42	12.35	7.58	20.77	31.69
66-70	11.35	17.12	14.05	32.73	52.77
Above 70	15.28	23.77	26.05	52.72	89.48

Plan	Coverage
Cancer	Cancer
Cancer plus	Cancer + major illness
Cardiac	Cardiac
CI essential	Cancer + major illness + Surgical + Cardiac
CI Comprehensive	Cancer + major illness + Surgical + Cardiac + CI

Plan Sec	Sub Sec	Coverage	Women Cancer Plan	Women Cancer Plus Plan	Women Cardiac Plan	Women CI Essential Plan	Women CI Comprehensive Plan	Women Assault & Burns	Sum Insured Limits
<b>A. Coverage</b>									
<b>A I - Major Illnesses&amp; Procedures</b>									
<b>1</b>		<b>Cancer Cover</b>	<b>Covered</b>	<b>Covered</b>	<b>X</b>	<b>Covered</b>	<b>Covered</b>	<b>X</b>	<b>1 Lac to 1 CR</b>
		Malignant Cancer of the following sites: <ul style="list-style-type: none"> <li>Breast</li> <li>Cervix</li> <li>Uterus</li> <li>Fallopian Tube</li> <li>Ovary</li> <li>Vagina/Vulva Other Cancers</li> <li>Other Major Cancers</li> <li>Carcinoma in situ of Cervix Uteri</li> <li>Carcinoma in situ of Breast</li> </ul>							
<b>2</b>		<b>Major Illnesses</b>	<b>X</b>	<b>Covered</b>	<b>X</b>	<b>Covered</b>	<b>Covered</b>	<b>X</b>	<b>1 Lac to 1 CR</b>
		<ul style="list-style-type: none"> <li>Systemic Lupus Erythematosus with Lupus Nephritis</li> <li>Rheumatoid Arthritis</li> <li>Severe Osteoporosis</li> </ul>							
<b>3</b>		<b>Surgical Procedures</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>Covered</b>	<b>Covered</b>	<b>X</b>	<b>1 Lac to 1 CR</b>
		<ul style="list-style-type: none"> <li>Breast Lumpectomy</li> <li>Mastectomy</li> <li>Breast Reconstructive Surgery</li> <li>Hysterectomy</li> <li>Wertheim's Operation</li> <li>Radical Vulvectomy</li> <li>Total Pelvic Exenteration</li> <li>Complicated Repair of Vaginal Fistula</li> </ul>							
<b>4</b>		<b>Cardiac Ailments &amp; Procedures</b>	<b>X</b>	<b>X</b>	<b>Covered</b>	<b>Covered</b>	<b>Covered</b>	<b>X</b>	<b>1 Lac to 1 CR</b>
		<ul style="list-style-type: none"> <li>Open Chest CABG</li> <li>Heart Valve Repair</li> <li>First Heart Attack of Specified</li> <li>Coma of Specified Severity</li> <li>Stroke Resulting in Permanent Symptom</li> <li>Angioplasty</li> <li>Balloon Valvotomy or Valvuloplasty</li> <li>Insertion of Pacemaker</li> </ul>							
<b>5</b>		<b>Critical Illnesses</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>Covered</b>	<b>X</b>	<b>1 Lac to 1 CR</b>
		As per Annexure							

Plan Sec	Sub Sec	Coverage	Women Cancer Plan	Women Cancer Plus Plan	Women Cardiac Plan	Women CI Essential Plan	Women CI Comprehensive Plan	Women Assault & Burns	Sum Insured Limits
<b>A II - Assault &amp; Burns</b>									
6		<b>Assault &amp; Burns</b>	Optional	Optional	Optional	Optional	Optional	Optional	1 Lac to 1 CR (over and above base SI, should not exceed base SI if applicable)
	a	Assault							
	b	<b>Burns</b>							
<b>B. HDFC ERGO Mobile App</b>									
1		Fitness Discount	Covered	Covered	Covered	Covered	Covered	Covered	Not Applicable
2		Health Incentives	Covered	Covered	Covered	Covered	Covered	Covered	Not Applicable
3		Wellness & Health Coach	Covered	Covered	Covered	Covered	Covered	Covered	Not Applicable
<b>C. Renewal Benefits</b>									
1		Preventive Health Check-up	Covered	Covered	Covered	Covered	Covered	Covered	Covered
<b>D. Optional Covers (Applicable only with Section A I)</b>									
1		<b>Pregnancy &amp; Newborn Complications</b>	Not Applicable	Optional	Not Applicable	Optional	Optional	Not Applicable	25% of SI, Max 500,000
	a	Pregnancy Complications							
	b	Newborn Congenital Conditions							
2		<b>Post diagnosis Support</b>	Optional	Optional	Optional	Optional	Optional	Not Applicable	Upto 10,000 once in Policy term
	a	Molecular Gene Expression Profiling Test							3,000 per session for upto maximum of 6 sessions
	b	Outpatient Counselling							Upto 10,000
	c	Second Medical Opinion							
1		Loss of Job Benefit	Optional	Optional	Optional	Optional	Optional	Not Applicable	upto 50% of monthly Salary upto 6 months

## Source

\*The current probability of developing cancer of all sites from 35-64 years is 6.55% in females while life time risk was found to be 10.2%. The greater risk in females was mainly due to the high risk of development of cancer of the uterine cervix and breast.

(Source - <https://www.ncbi.nlm.nih.gov/pubmed/>)

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@According to health ministry of India breast cancer ranks as the number one cancer among Indian females with rate as high as 25.8 per 100,000 women.

(Source - <http://www.scind.org/1099/Health/the-changing-face-of-breast-cancer-in-india.html>)

New diagnostic test techniques have aided in early diagnosis and treatment of Breast and Cervix Cancer which has improved the survival rate significantly, However the treatment of Cancer including screening, surgical intervention, chemotherapy and post treatment follow up surveillance amounts to a huge cost and a financial burden on family.

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#Cardiovascular diseases (CVDs) have now become the leading cause of morbidity and hospitalization in India. Though coronary artery disease is late to present in women it significantly hamper quality of life. The clinical presentation of coronary artery disease in women varies from asymptomatic to severe unstable angina to myocardial infarction (heart attack).

(Source - <https://www.sciencedirect.com/science/article/pii/S0019483216302917>)

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^Among women the metabolic factors such as Dyslipidaemia, Hypertension, Diabetes and High waist-hip ratio are more important risks than smoking and are major causes for Cardiovascular disease (Source IJMR - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3818587/>)

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\*\*Burns are a serious public health problem. Adult females, children are more vulnerable to burns. Out of 5 burn victims 4 are women and children. The higher risk for females is associated with unsafe cooking appliances, loose clothing. Interpersonal violence is also a factor for burn injuries.

(Source - <https://www.nhp.gov.in/disease/skin/burns>)

A Burn Injury apart from the long term treatment will also have a lasting impact on ones personality and psyche. Assault against women is prevalent in India leading to serious injuries or even death.

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~The incidence of birth defects in India is 6-7% which translates to around 1.7 million birth defects annually. The common birth defects include congenital heart disease (8-10 per 1000 live births) and neural tube defects (4-11.4 per 1000 live births)

(Source - <https://www.nhp.gov.in/disease/gynaecology-and-obstetrics/congenital-anomalies-birth-defects>)

Raising a Child with Congenital abnormality or Birth Defect bears a huge impact on ones emotional, mental and social life.

### **Section 41 of Insurance Act 1938 (Prohibition of Rebates):**

1. 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh Rupees

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