

KEY FEATURES DOCUMENT

This is a document that will help you to understand the key features of this Product and is not the Policy Document. This information must be read in conjunction with the product brochure and Policy Document. In case of any discrepancy in the Key Features Document (KFD) and Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.

Plan Name & UIN	HDFC Life Easy Health	UIN: 101N110V02																
Plan Description	<p>HDFC Life Easy Health is a traditional, fixed benefit, health insurance product that provides:</p> <ul style="list-style-type: none"> ✦ Daily Hospital Cash Benefit and/or ✦ Surgical Benefit and/or ✦ Critical Illness Benefit 																	
Plan Options	<p>There are 7 Plan Options available under HDFC Life Easy Health as mentioned below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th style="text-align: center;">Plan Option</th> <th style="text-align: center;">Benefits covered</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td>Daily Hospital Cash Benefit</td> </tr> <tr> <td style="text-align: center;">B</td> <td>Surgical Benefit</td> </tr> <tr> <td style="text-align: center;">C</td> <td>Critical Illness Benefit</td> </tr> <tr> <td style="text-align: center;">D</td> <td>Daily Hospital Cash Benefit + Surgical Benefit</td> </tr> <tr> <td style="text-align: center;">E</td> <td>Surgical Benefit + Critical Illness Benefit</td> </tr> <tr> <td style="text-align: center;">F</td> <td>Daily Hospital Cash Benefit + Critical Illness Benefit</td> </tr> <tr> <td style="text-align: center;">G</td> <td>Daily Hospital Cash Benefit + Surgical Benefit + Critical Illness Benefit</td> </tr> </tbody> </table> <p>The plan option chosen by you is mentioned in the Policy Schedule.</p>		Plan Option	Benefits covered	A	Daily Hospital Cash Benefit	B	Surgical Benefit	C	Critical Illness Benefit	D	Daily Hospital Cash Benefit + Surgical Benefit	E	Surgical Benefit + Critical Illness Benefit	F	Daily Hospital Cash Benefit + Critical Illness Benefit	G	Daily Hospital Cash Benefit + Surgical Benefit + Critical Illness Benefit
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Benefit Offered	<p>The benefit payout under Daily Hospital Cash Benefit, Surgical Benefit & Critical Illness Benefit is mentioned below. The plan option chosen by you is mentioned in the Policy Schedule and the benefit payable will depend on the option chosen.</p> <p>A. Daily Hospital Cash Benefit (DHCB)</p> <ul style="list-style-type: none"> ➤ In case of hospitalisation, you will receive 1% of Sum Insured as DHCB if admitted in Non-ICU room and 2% of Sum Insured if admitted in ICU room for a maximum of 20 days per year in case you are admitted in Non-ICU room and twice the Daily Hospital Cash Benefit will be payable for a maximum of 10 days per year if admitted in ICU room ➤ DHCB will be payable subject to a maximum of 60 and 30 days if admitted in Non-ICU and ICU rooms respectively, during the entire Policy term <p>B. Surgical Benefit (SB)</p> <ul style="list-style-type: none"> ➤ Surgical Benefit will be payable if you have to undergo any of the 138 surgeries mentioned in Annexure 1 of the Policy Document <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Category*</th> <th style="text-align: center;">1</th> <th style="text-align: center;">2</th> <th style="text-align: center;">3</th> <th style="text-align: center;">4</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Sum Insured (%)</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">20%</td> </tr> </tbody> </table> <p>*Surgeries are listed in the Policy Document and Sales Brochure</p> <ul style="list-style-type: none"> ➤ Multiple claims up to a maximum of 100% of Sum Insured can be made during the Policy term and you are not allowed to claim for the same surgery more than once <p>C. Critical Illness Benefit (CIB)</p> <p>In case you are diagnosed with any of the 18 Critical Illnesses as mentioned in Part B of Policy Document, a lump sum benefit equal to 100% of Sum Insured will be payable, provided you survive a period of 30 days following the diagnosis of any of the 18 Critical Illnesses</p>		Category*	1	2	3	4	Sum Insured (%)	100%	60%	40%	20%						
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Sum Insured (%)	100%	60%	40%	20%														
Maturity Benefit	No maturity benefit is payable under this plan																	
Death Benefit	No death benefit is payable under this plan																	
Cancellation of the Policy	No benefit is payable on Cancellation of the Policy by the Life Assured																	
Surrender Benefit	<ul style="list-style-type: none"> ➤ No Surrender value shall be payable if any claim has been made under the Policy ➤ Policy can only be surrendered in full, partial Surrender (i.e. Surrender of any particular benefit in case the Policyholder has chosen a plan which has multiple benefits) shall not be allowed ➤ Surrender Value as given below will get acquired on the Date of Risk Commencement of the Policy <p style="text-align: center;">70% x Single Premium x (1- (M)/P)</p> <p>Where, M: Month of Policy Surrender P: Policy Term in months</p>																	
Free Look in period	<ul style="list-style-type: none"> ➤ In case you do not agree to any of the terms and conditions, you have the option to return the Policy to us stating the reasons thereof, within 15 days from the date of receipt of the Policy document ➤ The Free - Look period for policies purchased through Distance Marketing (as defined by IRDAI) will be 30 days from the date of receipt of the Policy document 																	
Pre Existing Conditions	<p>“Pre-existing condition(s)” means any condition, ailment, injury or disease that is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or for which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or it reinstatement or a condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition.</p>																	
Waiting Period	Please find the details on Waiting Period in the Policy Document																	
Exclusions	Please find the Detailed List of Exclusions in the Policy Document																	