

30 Critical Illnesses Covered

 **HDFC**  
**STANDARD LIFE**

Sar Utha Ke Jiyo



## CRITICAL CARE PLAN

- Cover against 30 critical illnesses
- Lump sum benefit payment
- Cover continues\*

### DID YOU KNOW?

- One in every 15 Indian men could develop Cancer in their lifetime!
- Four Indians die of Heart Attack. Every minute!
- 90% of Indians who suffer from Kidney Disease are not able to afford the cost of treatment!

Source: National Cancer Registry Programme 1981-2001, Health Tribune Chandigarh and www.medindia.net

Stress. Unhealthy eating habits. Hectic and Sedentary lifestyle. Pollution... The modern lifestyle can take its toll on your health. Since you have always ensured that you and your family live a respectable life. Don't let any critical illness shatter your best-laid plans.

### HDFC Critical Care Plan

**HDFC Critical Care Plan** is a unique health plan which helps you and your family to remain financially independent, in case of any critical emergencies.

This plan offers you cover against 30 major critical illnesses, lumpsum benefit and cover continuance (even after benefit payment on selected illnesses\*). **To know more** about premiums, term, sum assured and claims please refer to the sales brochure.

\*For group B critical illnesses.

In **HDFC Critical Care Plan**, the critical illnesses are divided into following **two groups**:

#### Group A

- Cancer
- Coronary Artery Bypass Graft Surgery (CABGS)
- Heart Attack
- Kidney Failure
- Major Organ Transplant (as recipient)
- Stroke

## Group B

- Alzheimer's Disease<sup>1</sup>
- Apallic Syndrome
- Aplastic Anaemia<sup>1</sup>
- Benign Brain Tumour
- Cardiomyopathy<sup>1</sup>
- Coma
- End Stage Liver Disease
- End Stage Lung Disease
- Heart Valve Surgery
- Loss of Hearing<sup>1</sup>
- Loss of Independent Existence
- Loss of Limbs
- Loss of Sight
- Loss of Speech<sup>1</sup>
- Major Burns
- Major Head Trauma
- Motor Neurone Disease<sup>1</sup>
- Multiple Sclerosis<sup>1</sup>
- Muscular Dystrophy<sup>1</sup>
- Paralysis / Paraplegia
- Parkinson's Disease<sup>1</sup>
- Primary Pulmonary Hypertension<sup>1</sup>
- Surgery of Aorta
- Systemic Lupus Erythematosus<sup>1</sup>

<sup>1</sup> Maximum benefit amount for these diseases is capped at Rs. 10,00,000 per life across all policies held with HDFC Standard Life Insurance Company Limited.

**Benefits** will be payable as per one of the situations described in the graphical representation below

	Situation 1	Situation 2	Situation 3
1st Claim	<p>CI from Group A</p> <p>100% Sum Assured</p> <p>Policy terminates</p>	<p>CI from Group B</p> <p>50% Sum Assured</p> <p>If there is no second claim, the policy expires at the end of the term.</p>	<p>CI from Group B</p> <p>50% Sum Assured</p> <p>CI from Group A or Group B</p> <p>50% Sum Assured</p> <p>Policy terminates</p>
2nd Claim			

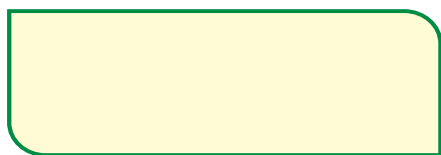
Under Situations 2 & 3, post the 1st valid claim no further premiums are payable towards your policy and the policy continues till you make a 2nd valid claim or the policy expires, whichever happens earlier. You can make only one claim for any particular critical illness.

**And you can avail tax benefits** under section 80D of the Income Tax Act 1961. The maximum deduction that can be claimed currently is Rs. 30,000 (Inclusive of additional deduction of Rs. 15,000 in case of insurance on the health of the parent or parents), subject to the provisions contained therein.

The above-mentioned tax-benefits are subject to changes in the tax laws.

**To secure your health and your financial independence contact us now!**

For more details on risk factors, terms and conditions please read sales brochure carefully before taking a decision.



Visit us at [www.hdfcinsurance.com](http://www.hdfcinsurance.com)



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