

## HDFC ERGO partners with HDFC Life to launch Click2Protect Optima Secure to offer all-round protection to your family

- A comprehensive financial protection plan that offers the dual benefits of health and life insurance
- Health insurance will be serviced by HDFC ERGO General Insurance and life insurance by HDFC Life
- Customers can avail up to 5.5% discount on the combined premium in addition to the other discount options available

**Mumbai, September 23, 2022:** HDFC ERGO General Insurance Company Limited, one of the leading general insurers of the country, has joined hands with HDFC Life, one of India's leading life insurers, to offer [Click2Protect Optima Secure](#). This is a comprehensive insurance plan providing holistic protection to customers.

Click2Protect Optima Secure combines the benefits of **life and health insurance solutions** under one roof, thereby offering un-complicated financial planning for customers. In this plan, the term life insurance component will protect customers against uncertainties of life with a minimum sum assured of Rs. 50,000. Under the health insurance component, customers can avail a sum insured ranging from Rs. 5 Lacs to Rs. 2 cr. This plan comes with 'Individual' and 'Family Floater' options. The health insurance will be serviced by HDFC ERGO and life insurance by HDFC Life.

### Other key benefits of the plan:

- **Life Insurance Protection:** Covers up to 85 years of age; in the floaters policy, the eldest member of the family is covered
- **Secure benefit:** Doubles your Base Health Cover instantly upon purchase without having the need to claim it
- **Plus Benefit:** Offers additional coverage equivalent to 100% of the Base Sum Insured in 2 years, irrespective of a claim
- **Protect Benefit:** For the Non-Medical expenses like gloves, food charges and other consumables during hospitalization
- **Automatic Restore Benefit:** Restores 100% of Base Health Sum Insured automatically on partial or complete utilization of Sum Insured
- **Attractive Premium Discounts:** 2.5% Loyalty discount for existing HDFC ERGO retail Customers, Long Term Discount of 7.5% and 10% on 2 year and 3 year policies and 10% Family discount, if two or more family members are covered under the same 'Individual' policy
- **Pre & post hospitalization medical expenses:** Covers medical expenses for consultations, investigations and medicines incurred up to 60 days prior and up to 180 days post hospitalization



- **Ambulance Expenses:** Coverage up to Rs. 5 lacs for expenses incurred on utilizing air ambulance services and indemnification at actuals for expenses incurred on utilizing road ambulance services

#### Enhancement Options:

- **Out of pocket expenses:** Per day hospital cash benefit ranging from Rs. 500 to Rs. 10,000 for each continuous and completed 24 hours of hospitalization
- **Critical Illness (add-on):** Provides comprehensive coverage by offering a 'Lumpsum' payout on diagnosis of any of the listed 51 critical illnesses

Speaking on the launch, **Vibha Padalkar – MD & CEO, HDFC Life**, said “Financial protection is the primary need of every individual with responsibilities. The recent pandemic has emphasized the criticality of life and [health insurance](#) products. Through Click2Protect Optima Secure we are offering our flagship products which will enable customers get a one-stop-solution for their insurance needs – both life and health.”

Speaking about the launch of the new product, **Ritesh Kumar, MD & CEO, HDFC ERGO General Insurance Company**, said, “Combined products are ultimate customer friendly solutions, where a customer can enjoy benefits of two products under a single plan without any hassles. Click2Protect Optima Secure empowers our customers to opt for a single solution to address both their critical protection needs. With launch of this plan, we have simplified and streamlined the process of buying health and life insurance and eliminating the hassle for our customers to buy and manage two different products. It eases the burden of financial planning on our customers and gets everything they require under one offering.”

#### About HDFC Life

HDFC Life Insurance Company Limited ('HDFC Life' / 'Company') is a joint venture between HDFC Ltd., India's leading housing finance institution and abrdrn (Mauritius Holdings) 2006 Limited, a global investment company.

Established in 2000, HDFC Life is a leading, listed, long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health. As on June 30, 2022, the Company had 39 individual and 13 group products in its portfolio, along with 7 optional rider benefits, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country having a wide reach with 383 branches and additional distribution touch-points through several new tie-ups and partnerships. The count of distribution partnerships is over 300, comprising banks,



NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

For more information, please visit the website, [www.hdfclife.com](http://www.hdfclife.com) You may also connect with HDFC Life on Facebook, Twitter, YouTube and LinkedIn.

**About HDFC ERGO:**

HDFC ERGO General Insurance Company is a joint venture between HDFC Ltd. and ERGO International AG, the primary insurance entity of the Munich RE Group of Germany.

HDFC ERGO is one of India's largest non-life insurance companies in the private sector. The Company offers a complete range of General Insurance products, including Health, Motor, Two-wheeler, Home, Travel, Cyber, Agriculture, Credit, and Personal Accident in the retail space along with Property, Marine, Engineering, Marine Cargo, Group Health, and Liability Insurance in the corporate space. HDFC ERGO has consistently delighted its customers at every touch-point through its comprehensive set of insurance products, integrated customer service models, top-in-class claim processes, and a host of technologically innovative solutions.

Please log on to [www.hdfcergo.com](http://www.hdfcergo.com) for more information on HDFC ERGO and the products and services offered by the Company.

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