

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.

	Description	Reference to relevant Policy Clause																
Plan Name & UIN	HDFC Life Easy Health - UIN: 101N110V01																	
Plan Description	HDFC Life Easy Health is a traditional, fixed benefit, health insurance product that provides: <ul style="list-style-type: none"> ✚ Daily Hospital Cash Benefit and/or ✚ Surgical Benefit and/or ✚ Critical Illness Benefit 	Part C - Clause 1																
Plan Options	There are 7 Plan Options available under HDFC Life Easy Health as mentioned below: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <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	Part C - Clause 1
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Benefit Offered	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>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; margin-top: 5px;"> <thead> <tr> <th style="text-align: center;">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: center;">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 Annexure 1</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%	Part C - Clause 1						
Category*	1	2	3	4														
Sum Insured (%)	100%	60%	40%	20%														
Maturity Benefit	No maturity benefit is payable under this plan	Part C - Clause 2																
Death Benefit	No death benefit is payable under this plan	Part C - Clause 4																
Surrender Benefit	Surrender Value is not applicable under Regular Premium policies	Part C - Clause 3																
Paid Up Benefit	Paid Up Benefit is not applicable under this plan	Part C - Clause 6																
Grace Period	In case you miss paying your premium due to any reason, you have a grace period of 30 days after the premium due date within which you can pay the due premium. If you pay within the grace period, the Policy will continue without any break. In case of any claims during this period, the benefit will be payable after deducting the unpaid premium.	Part C - Clause 7																
Lapsation	If you do not pay due regular premiums before the expiry of the grace period, the Policy will lapse with effect from the premium due date. All benefits under this Policy will cease.	Part D - Clause 2																
Revival	If your Policy is lapsed, you may request us in writing to revive your Policy within 2 consecutive years from the date of first unpaid premium by paying all the pending premium immediately along with interest <ul style="list-style-type: none"> ▪ All pending premiums should be immediately paid that is advised by us. The current interest rate used for revival is 10.5% p.a. ▪ Any agreement to revive or reinstate would be subject to satisfactory evidence of good health ▪ Reinstatement request will attract the following : <ol style="list-style-type: none"> a. If the Policy is revived within 60 days, only the remaining part of the waiting period will apply b. If the Policy is revived after 60 days, full waiting period will be applied afresh 	Part D - Clause 3																
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 	Part D - Clause 6																
Pre Existing Conditions	“Pre-existing condition(s)” means any condition, ailment or injury or related condition(s) for which the Life Assured had signs or symptoms, and/or was diagnosed and/or received medical advice/ treatment, within 48 months prior to inception of the Policy with us. Benefits under this Policy will not be available for any Pre-Existing condition(s) as defined above, until 36 consecutive months of continuous coverage have elapsed since inception of the Policy. In case of revival or reinstatement of the Policy, only the remaining part, if any, of the 36 month waiting period applies.	Part B - Clause 25																
Premium Guarantee	The premiums will be guaranteed for a period of three years from the date of issue. Upon the completion of three Policy years, the premiums may be revised subject to IRDAI's approval. Any revision in the tabular premium rates will be notified to you at least three months prior to the date of such revision. Premium rates, if and when revised, shall be guaranteed to the Policyholder for a subsequent block of three years.	Part C – Clause 8																
Waiting Period	Please find the details on Waiting Period in the Policy Document	Part F - Clause 1																
Exclusions	Please find the Detailed List of Exclusions in the Policy Document	Part F - Clause 2																

For any queries or clarification, please feel free to contact us at any of the following touch points:

- Call **1860-267-9999** (local charges apply). DO NOT prefix any country code like '+91' or '00'. Available Mon-Sat from 10 am to 7 pm.
- Email service@hdfclife.com | NRIservice@hdfclife.com (For NRI customers only)
- Visit www.hdfclife.com

We request that you also read your Policy Document. It will familiarize you with the benefits, other charges and significant details of the product.