

Make the smart move today, for a secure tomorrow.

Secure yourself from future uncertainties with
HDFC ERGO my:health Koti Suraksha Personal Accident

Now get bigger health coverage at just a nominal cost.

Reasons to buy this product



Accidental death*



Dependent children
education benefit



Permanent disability



Hospital cash benefit



Temporary total disability



Broken bones



Emergency medical expenses



Last rites cost accident
only



Parental care benefit



Burns



Plan Chart

Benefits/Sum Insured	SI 10 lacs	SI 25 lacs	SI 50 lacs	SI 1 Cr
Accidental Death	10,00,000	25,00,000	50,00,000	1,00,00,000
Disappearance	10,00,000	25,00,000	50,00,000	1,00,00,000
Comatose Benefit - Accident Only	5,00,000	12,50,000	25,00,000	25,00,000
Permanent Disability (PTD+PPD) - Table D	10,00,000	25,00,000	50,00,000	1,00,00,000
Temporary Total Disability (Up to 104 weeks) per week amount	10,000	25,000	50,000	1,00,000
Emergency medical expenses	1,00,000	1,00,000	1,00,000	1,00,000
Dependent Child Education Benefit	1,00,000	2,50,000	5,00,000	10,00,000
Last Rites Cost - Accident only	10,000	10,000	10,000	10,000
Parental Care Benefit	50,000	50,000	50,000	1,00,000
Broken Bones	1,00,000	1,00,000	1,00,000	1,00,000
Burns	50,000	50,000	50,000	75,000
Hospital cash (Rs. 3000 per day for 30 days)	3,000	3,000	3,000	3,000
Premium with GST (1 year)	3,611	6,531	11,395	21,172
Premium with GST (2 year)	6,680	12,080	21,080	39,168
Premium with GST (3 year)	9,747	17,629	30,763	57,162

Plan Chart

Benefits/Sum Insured	SI 2 Cr	SI 3 Cr	SI 4 Cr	SI 5 Cr
Accidental Death	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Disappearance	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Comatose Benefit - Accident Only	25,00,000	25,00,000	25,00,000	25,00,000
Permanent Disability (PTD+PPD) - Table D	2,00,00,000	3,00,00,000	4,00,00,000	5,00,00,000
Temporary Total Disability (Up to 104 weeks) per week amount	1,00,000	1,00,000	1,00,000	1,00,000
Emergency medical expenses	1,00,000	1,00,000	1,00,000	1,00,000
Dependent Child Education Benefit	20,00,000	30,00,000	40,00,000	50,00,000
Last Rites Cost - Accident only	10,000	10,000	10,000	10,000
Parental Care Benefit	1,00,000	1,00,000	1,00,000	1,00,000
Broken Bones	1,00,000	1,00,000	1,00,000	1,00,000
Burns	75,000	75,000	75,000	75,000
Hospital cash (Rs. 3000 per day for 30 days)	5,000	5,000	5,000	5,000
Premium with GST (1 year)	32,730	44,140	55,551	66,961
Premium with GST (2 year)	60,550	81,659	1,02,769	1,23,879
Premium with GST (3 year)	88,370	1,19,179	1,49,987	1,80,796

*Disappearance and Comatose is part of the Accidental Death Cover. The Accidental Death Sum Insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose.

Why choose us



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Terms & Conditions Apply. *Disappearance and Comatose is part of the Accidental Death Cover. The Accidental Death Sum Insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose. [@]Data as on 31st March, 2023 (includes members of the group). Multiple sum insured options ranging from 10,000 to 10 crores available under Personal Accident Cover. my:health koti suraksha provides coverage for both Health and personal accident. Dependent children benefit is optional cover. [#]Data as on 30th September, 2023. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. UIN: my:health Koti Suraksha - HDFHLIP21131V012021. UID: 14012.