

# SECURE your LOAN with ALL-ROUND protection!

Introducing **HDFC ERGO's**  
**Sarv Suraksha Plus (Group)**



Life is unpredictable, but your loan repayment doesn't have to be. Our insurance steps in when you need it most, helping cover your loan obligations in the event of a medical emergency.



## Key Coverages



### Major Medical Illnesses\*\*:

Pays sum insured, if insured suffers from a listed major medical illness diagnosed and survives a period of 7 days from the date of diagnosis



### Accidental Death\*:

Pays sum insured if insured person sustains injury due to accident during the period of insurance, which shall within twelve months of its occurrence be the sole and direct cause of death of insured person



### Permanent Disablement (Table B)#:

Pays sum insured as per the defined benefits which shall within 12 months of its occurrence be the sole and direct cause of permanent disablement



### Disappearance\*

Pays sum insured in case of forced landing, stranding, sinking or wrecking of a conveyance/as a result of any catastrophic event, if insured person's body cannot be located within 365 days



### Comatose\*

In case of insured person being in hospital in a comatose state within one month of the date of injury for continuous period of more than 3 months



## Features



### Age Group:

18-55 years



### Type of Insured:

Loan customers of Poonawalla Fincorp



### Policy Tenure:

Minimum 1 year or loan tenure subject to maximum of 5 years



## Table Of Benefit (in INR)

Section	Option 1	Option 2	Option 3
Accidental Death	Loan Amount	Loan Amount	Loan Amount
Permanent Disablement - Table B	Loan Amount	Loan Amount	Loan Amount
Major Medical Illness	Loan Amount or maximum Rs. 3 Crore	Loan Amount or maximum Rs. 3 Crore	NA
0 - 25 years			
26 - 35 years			
36 - 45 years			
46 - 55 years			
Number of Critical Illnesses	18	50	



## Waiting Periods

- + 7 days survival period applicable for major medical illness
- + 90 days initial waiting period applicable
- + 36 months pre-existing waiting period applicable



**POONAWALLA  
FINCORP**



**Sarv Suraksha Plus (Group)**



Terms & Conditions Apply. \*\*For Major Medical Illness, 7 days survival period, 90 days initial waiting period and 36 months Pre-existing period is applicable. \*Disappearance (100% of Accidental Death sum insured) and Comatose (25% of Accidental Death Sum Insured) 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. #Table is as per the policy wording of the product. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/prospectus before concluding the sale. The above-mentioned product is underwritten by HDFC ERGO General Insurance Company Limited. Poonawalla Fincorp Limited is an authorized Corporate Agent (Composite) of HDFC ERGO General Insurance Company Limited. Poonawalla Fincorp Limited having office at Unit No. 2401, 24th Floor, Altimus, Dr G.M. Bhosale Marg, Worli, Mumbai, Maharashtra-400018. CA License No. 0154. UIN: Sarv Suraksha Plus (Group) – HDFHLGP25043V042425. This is strictly for training & awareness of Poonawalla Fincorp Limited employees only.