

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 disablement



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 (Per day for 30 days)	3,000	3,000	3,000	3,000
Premium (1Year)	3,060	5,535	9,657	17,942
Plan Code	9782	10247	10248	10249
Premium (2Year)	5,660	10,237	17,864	33,193
Plan Code	9822	10250	10251	10252
Premium (3Year)	8,260	14,940	26,070	48,442
Plan Code	10253	10255	10256	10254

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 (Per day for 30 days)	5,000	5,000	5,000	5,000
Premium (1Year)	27,737	37,407	47,077	56,747
Plan Code	10354	10355	10356	10357
Premium (2Year)	51,313	69,203	87,092	1,04,982
Plan Code	10358	10360	10363	10365
Premium (3Year)	74,890	1,00,999	1,27,108	1,53,217
Plan Code	10361	10362	10364	10366

*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



Family of 3.2+ crore happy customers[@]



Customer servicing in 10 languages



15,000+ network healthcare providers[#]



Simple claim settlement[~]



For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

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. @3.2 cr+ customer base covers all lines of business – policyholders in motor & corporate lines, lives covered under health, PA & travel, and farmers covered crop insurance. Figure as on July 2025. #Figure as on February 2025. The following cities are currently not serviceable for HDFC ERGO my:health Koti Suraksha Personal Accident product: Amritsar, Chandigarh, Shimla, Jammu, Srinagar, Leh, Jodhpur, Jaisalmer, Rajkot, Jamnagar, Porbandar, Bhuj, Bhatinda, Gurdaspur, Kangra. ~Seamless claim process depends on the submission of the required documents. 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. UIN: my:health Koti Suraksha - HDFHLIP21131V012021. UID: 18233.